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The views, opinions and/or findings contained in this report are those of the authors and should not be construed as an official Department of the Army position, policy, or decision, unless so designated by other documentation.

14. ABSTRACT

To expand on US Army Recruiting Command's ten years of experience with the Claritas Micro Vision Market Segmentation System (MV50), Army Accessions Command commissioned Claritas to compare and contrast the household lifestyle segments that produce Non-Prior Service Regular Army recruits (NPS-RA), NPS US Army Reserve recruits (NPS-USAR), ROTC cadets, and West Point (USMA) cadets. MicroVision uses demographics, including socioeconomic and housing data, and aggregated consumer demand data at the ZIP+4 level to classify every U.S. household into one of 50 unique market segments. Each market segment consists of households that share similar interests, purchasing patterns, financial behavior, and demand for products and services. Each population has a unique distribution of the applicant households across the 50 Micro Vision Segments. These segment distributions, or profiles, offer a means of comparison. The relative correlation of the segment profiles of each group to the other indicate that of the four populations, the NPS-RA and NPS-USAR profiles are most similar to one another, while the ROTC and USMA profiles are also very similar to one another. The negative correlation of the profiles across all four populations indicates dissimilarity. The study also describes demographics, educational attainment, leisure behavior, and media usage similarities and differences across the four populations.

15. SUBJECT TERMS

Segmentation, Market Segmentation, Lifestyle Segmentation, Regular Army Enlisted, USAR Enlisted, ROTC, USMA, West Point

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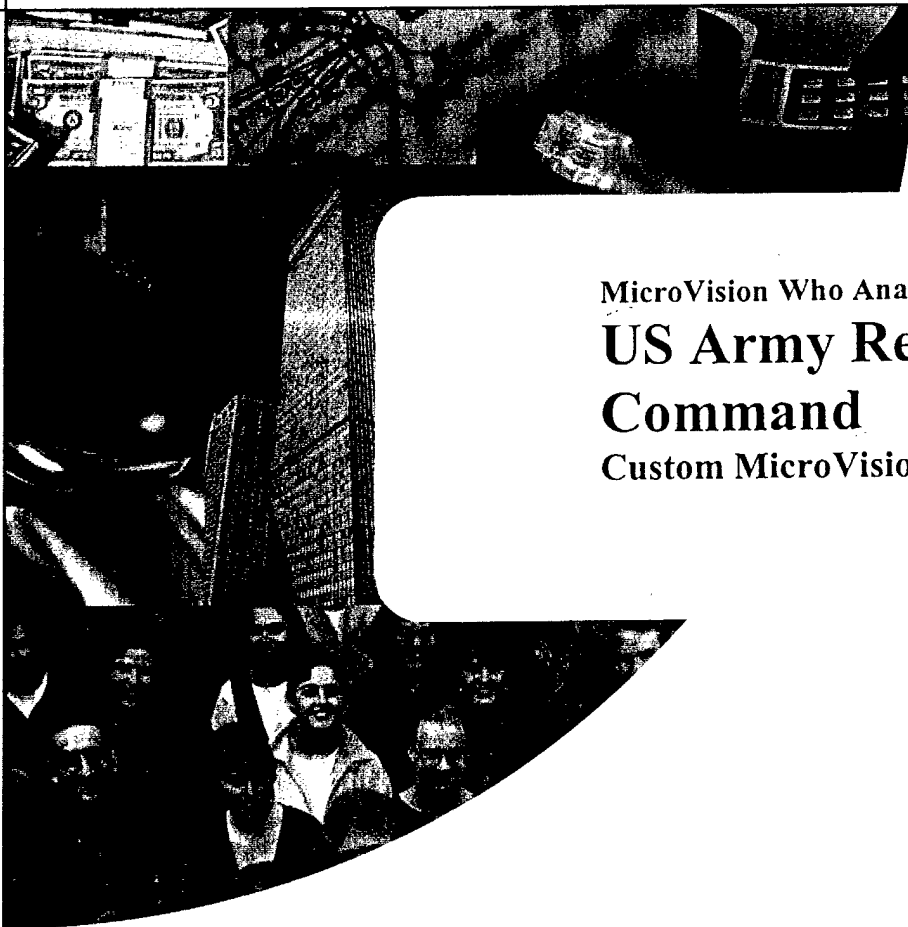
MicroVision Who Analysis

US Army Recruiting Command

Custom MicroVision Profile Anal

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Adding Intelligence to Information

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Project Goals & Methodology

Claritas performed an analysis from the client files provided to Claritas for MicroVision profiling and analysis. This report will examine the profile characteristics of each profile. The objective of this study is to determine the consumer market segments that have high potential to fit each profile.

MicroVision Profiling

Claritas received a unit record file of client data, their addresses, and Army program and component identifiers. US Army geocoded the file -- a process that assigns each record to the smallest possible geographic unit, usually the ZIP + 4, based on the street address and ZIP Code information contained in the file. Using the geocoded customer file, each customer record was assigned to one of the fifty MicroVision neighborhood lifestyle segments. Because the geocoding process ensures coding to the lowest geographic level possible, each customer record is assigned a MicroVision Segment using the finest resolution available.

The customer records in the file were then summarized by MicroVision Segment to produce the following profiles:

- ◆ *NPS-RA (97,865)*
- ◆ *NPS-USAR (22,540)*
- ◆ *ROTC (6,020)*
- ◆ *USMA (1,146)*

The numbers enclosed in parentheses indicate the total count for each profile.

Determining Base Counts

An important step in the analysis is to determine the appropriate base definition for each profile so that the profile can be matched to the correct household base. The base definition is important since the measures of penetration and index are calculated using base area cluster distributions.

Overall, the distribution of each profile is not so skewed in its penetration and concentration as to require a regionally-specific base. Therefore, household counts for the entire United States were used as the base for profiling.

WHO are the targets?

Understanding MicroVision Profile Reports

MicroVision Profile reports let you analyze the MicroVision Profile of any group of customers or prospective customers - users of a particular product, households sharing given demographic characteristics or lifestyles, etc. These reports are used to identify groups of MicroVision Segments (neighborhood types) on which to focus a target marketing program.

Profile Index Bar Charts graphically display the MicroVision Profile for any group of customers or prospective customers. Each MicroVision bar chart consists of a series of horizontal bars that indicate the index of concentration for a profile in individual MicroVision Segments - the extent to which usage of your product is concentrated in each segment. Bars to the right of the center axis indicate above average performance while those to the left indicate below average performance. A numeric scale spans the bar chart to show the range of measures represented by the bars. Scale values range from zero to the highest index calculated for the profile.

Segment Profile Report, ranked by Segment - This report shows the fifty MicroVision Segments ranked by segment code.

Segment Profile Report, quintiles ranked by index - This report shows the same data as the report above, except that segments are ranked by index of concentration and grouped in quintiles (approximate fifths) of the base count. This format allows you to quickly identify the users of your product. In addition, you can size the market by viewing the quintile subtotals percent composition for both the base and the product. For example, you might find that 50% of your customers come from 20% of the total market.

Contents of a profile report

Most MicroVision Profile reports include these measures for each segment:

- Count and percent composition (or % down) for the base profile -- the profile of the universe against which the product profile is compared to.

- Count, percent composition (or % down), percent penetration (or % across), and index of concentration for the product profile.

Figure 1 on the next page is a sample MicroVision Profile report:

MicroVision Profile Report
Profile: Jimmy's Buffet Customers

MV50 Group	MV50 Segment	Segment Nickname	Base Households Count	%Comp	Jimmy's Buffet Customers Count	%Comp	% Pen	Index
MVG01	01	Upper Crust	1,593,109	3.43	11,617	2.90	0.7	85
MVG01	02	Lap of Luxury	148,465	0.32	1,028	0.26	0.7	80
MVG01	03	Established Wealth	788,302	1.70	7,324	1.83	0.9	108
MVG01	04	Mid-Life Success	1,163,455	2.50	10,121	2.53	0.9	101
MVG01	05	Prosperous Metro Mix	793,608	1.71	6,619	1.65	0.8	97
MVG01	06	Good Family Life	773,636	1.66	7,646	1.91	1.0	115
MVG06	07	Comfortable Times	303,241	0.65	3,550	0.89	1.2	136
MVG04	08	Movers and Shakers	1,506,490	3.24	12,456	3.11	0.8	96
MVG03	09	Building a Home Life	52,748	0.11	606	0.15	1.1	133
MVG02	10	Home Sweet Home	3,824,618	8.23	39,238	9.79	1.0	119
MVG02	11	Family Ties	1,545,393	3.32	17,759	4.43	1.1	133
MVG04	12	A Good Step Forward	1,286,537	2.77	10,677	2.66	0.8	96
MVG09	13	Successful Singles	529,570	1.14	486	0.12	0.1	11
MVG01	14	Middle Years	153,422	0.33	1,227	0.31	0.8	93
MVG04	15	Great Beginnings	2,236,105	4.81	23,681	5.91	1.1	123
MVG02	16	Country Home Families	3,369,028	7.25	31,626	7.89	0.9	109
MVG02	17	Stars and Stripes	273,232	0.59	2,512	0.63	0.9	107
MVG02	18	White Picket Fence	2,564,988	5.52	25,676	6.41	1.0	116
MVG03	19	Young and Carefree	34,161	0.07	353	0.09	1.0	120
MVG06	20	Secure Adults	1,345,641	2.89	15,551	3.88	1.2	134
MVG06	21	American Classics	222,142	0.48	2,669	0.67	1.2	139
MVG02	22	Traditional Times	1,073,488	2.31	11,038	2.75	1.0	119
MVG02	23	Settled In	2,103,961	4.53	24,645	6.15	1.2	136
MVG08	24	City Ties	1,334,534	2.87	6,012	1.50	0.5	52
MVG03	25	Bedrock America	2,029,249	4.36	18,644	4.65	0.9	107
MVG07	26	The Mature Years	41,997	0.09	352	0.09	0.8	97
MVG05	27	Middle Of The Road	99,484	0.21	766	0.19	0.8	89
MVG03	28	Building a Family	1,176,644	2.53	9,566	2.39	0.8	94
MVG05	29	Establishing Roots	384,317	0.83	2,971	0.74	0.8	90
MVG06	30	Domestic Duos	450,997	0.97	7,349	1.83	1.6	189
MVG06	31	Country Classics	153,479	0.33	1,433	0.36	0.9	108
MVG04	32	Metro Singles	1,193,449	2.57	6,394	1.60	0.5	62
MVG07	33	Living Off The Land	23,552	0.05	203	0.05	0.9	100
MVG04	34	Books and New Recruits	149,805	0.32	1,209	0.30	0.8	94
MVG02	35	Buy American	1,512,304	3.25	12,119	3.02	0.8	93
MVG09	36	Metro Mix	1,236,871	2.66	1,234	0.31	0.1	12
MVG09	37	Urban Up And Comers	183,679	0.40	656	0.16	0.4	41
MVG02	38	Rustic Homesteaders	2,714,358	5.84	21,959	5.48	0.8	94
MVG04	39	On Their Own	981,494	2.11	12,149	3.03	1.2	144
MVG04	40	Trying Metro Times	1,606,317	3.45	12,061	3.01	0.8	87
MVG08	41	Close-Knit Families	105,046	0.23	527	0.13	0.5	58
MVG08	42	Trying Rural Times	380,580	0.82	2,055	0.51	0.5	63
MVG08	43	Manufacturing USA	253,949	0.55	1,328	0.33	0.5	61
MVG08	44	Hard Years	33,891	0.07	272	0.07	0.8	93
MVG09	45	Struggling Metro Mix	764,697	1.64	3,067	0.77	0.4	47
MVG08	46	Difficult Times	1,324,358	2.85	4,914	1.23	0.4	43
MVG09	47	University USA	174,546	0.38	1,752	0.44	1.0	116
MVG09	48	Urban Singles	399,843	0.86	2,996	0.75	0.7	87
MVG10	49	Anomalies	84,691	0.18	623	0.16	0.7	85
MVG11	50	Unclassified	13,426	0.03	111	0.03	0.8	96
		Total	46,492,897	100.00	400,827	100.00	0.9	100

Figure 1

MicroVision Who Analysis

To create the report illustrated in *Figure 1*, Claritas performs the following calculations for each of the fifty MicroVision Segments. (Calculations are the same for all MicroVision Profile reports, but they may be performed with counts for individual segments, social groups or custom target groups, depending on the report format.)

Referring to the profile report and examining Segment 30, *Domestic Duos*:

Percent Composition (% Comp or % Down)

For the Base (Jimmy's Buffet Base Households):

$$\frac{\text{Domestic Duos Households (450,997)}}{\text{Total Base Households (46,492,897)}} \times 100 = 0.97\%$$

For Jimmy's Buffet Customers:

$$\frac{\text{Jimmy's Buffet Customers Domestic Duos Households (7,349)}}{\text{Total Jimmy's Buffet Customers Households (400,827)}} \times 100 = 1.83\%$$

Percent Penetration (% Pen or % Across)

$$\frac{\text{Jimmy's Buffet Customers Domestic Duos Households (7,349)}}{\text{Base Domestic Duos Households (450,997)}} \times 100 = 1.62\%$$

Index

Claritas calculates the index of concentration as follows:

$$\frac{\text{\% Pen of Jimmy's Buffet Customers Domestic Duos Households (1.629)}}{\text{\% Pen of Total Jimmy's Buffet Customers Households (0.862)}} \times 100 = 189$$

The following calculation produces the same index:

$$\frac{\text{\% Comp of Jimmy's Buffet Customers Domestic Duos Households (1.83)}}{\text{\% Comp of Base Domestic Duos Households (0.97)}} \times 100 = 189$$

MicroVision Target Finder Reports are useful when identifying custom target groups because they highlight demographic and lifestyle similarities between segments more comprehensively than a regular fifty segment report. This report is identical to the MicroVision Profile report, ranked by segment group except that it omits the count for the base profile and includes additional columns of demographic descriptors that explain the general characteristics of each segment. Segments are ranked and grouped by segment group code.

The additional descriptors shown on these reports include:

- Income level (Social Economic Rank) - Segment's socio-economic category (Wealthy, Middle, Low, etc.) with the cluster's socio-economic rank in parentheses.

- Segment type (density) - Segment's predominant neighborhood type (Suburban, Urban, Rural, etc).

- Segment household composition - Segment's predominant family type(s); for example, Singles, Couples, etc.

- Adult age - Segment's predominant age group(s); for example, 25-44, 18-34, etc.

- Education - Segment's average level of education; for example, College graduate, Some college, etc.

Game Plan Categories Charts are useful in sizing your marketplace. MicroVision Segments are scored according to their cross section of likelihood to be a customer by their likelihood to purchase a product in general. The resulting matrix consists of a grid of four likely scenarios: High penetration of the households using a product coupled by a high propensity to use the product, followed by High/Low, Low/High, and Low/Low combinations. This opportunity information is directional and does not replace the effectiveness of but instead complements the use of target groups. Custom target groups focus more on inherent demographic characteristics as opposed to sales opportunity characteristics.

Game Plan Categories Charts assign MicroVision Segments to one of four categories as indicated in the chart below and described on the following page.

Expansion	Core
NonTarget	Conversion

Index 100 ↑

Percent of Customer
Households 2.0% →

Game Plan Categories Charts:

- *Core.* Core segments represent those segments that have a high Index value (100 or more) <u>and</u> make up a significant percentage of the customers (2.0% or more). There is a large proportion of customers in these segments and households are more likely than average to be customers.

- *Expansion.* Expansion segments have high Index values but account for a relatively small proportion of customers. Households in these segments are more likely to be customers, but there are not many of them in either the customer population or the base population.

- *Conversion.* Conversion segments contain a significant proportion of customers; however, they represent an even larger proportion of the base population. Therefore, indices suggest they are less likely than average to be customers. Since these segments represent a significant portion of total customers, they do have potential. However, because of their under representation with respect to the base population, there are many households that have not been reached yet. Target marketing strategies designed specifically for these segments may attract or convert non-customers into the Core group.

- *NonTarget.* NonTarget segments account for a small proportion of customer households, and indices suggest they are less likely than average to be customers. These segments may require further analysis for classification due to their small numbers.

MicroVision Profile Bar Chart

■ NPS-RA

| | 0 | 100 | 200 | 300 |

Upper Crust
Lap of Luxury
Established Wealth
Mid-Life Success
Prosperous Metro Mix
Good Family Life
Comfortable Times
Movers and Shakers
Building a Home Life
Home Sweet Home
Family Ties
A Good Step Forward
Successful Singles
Middle Years
Great Beginnings
Country Home Families
Stars and Stripes
White Picket Fence
Young and Carefree
Secure Adults
American Classics
Traditional Times
Settled In
City Ties
Bedrock America
The Mature Years
Middle Of The Road
Building a Family
Establishing Roots
Domestic Duos
Country Classics
Metro Singles
Living Off The Land
Books and New Recruits
Buy American
Metro Mix
Urban Up And Comers
Rustic Homesteaders
On Their Own
Trying Metro Times
Close-Knit Families
Trying Rural Times
Manufacturing USA
Hard Years
Struggling Metro Mix
Difficult Times
University USA
Urban Singles
Anomalies
Unclassified

Segment 50 has been truncated

MicroVision Profile Report

Profile: NPS-RA
Base: Total MicroVision HHs
Ranked By: MicroVision 50 Cluster
No segments have been omitted.

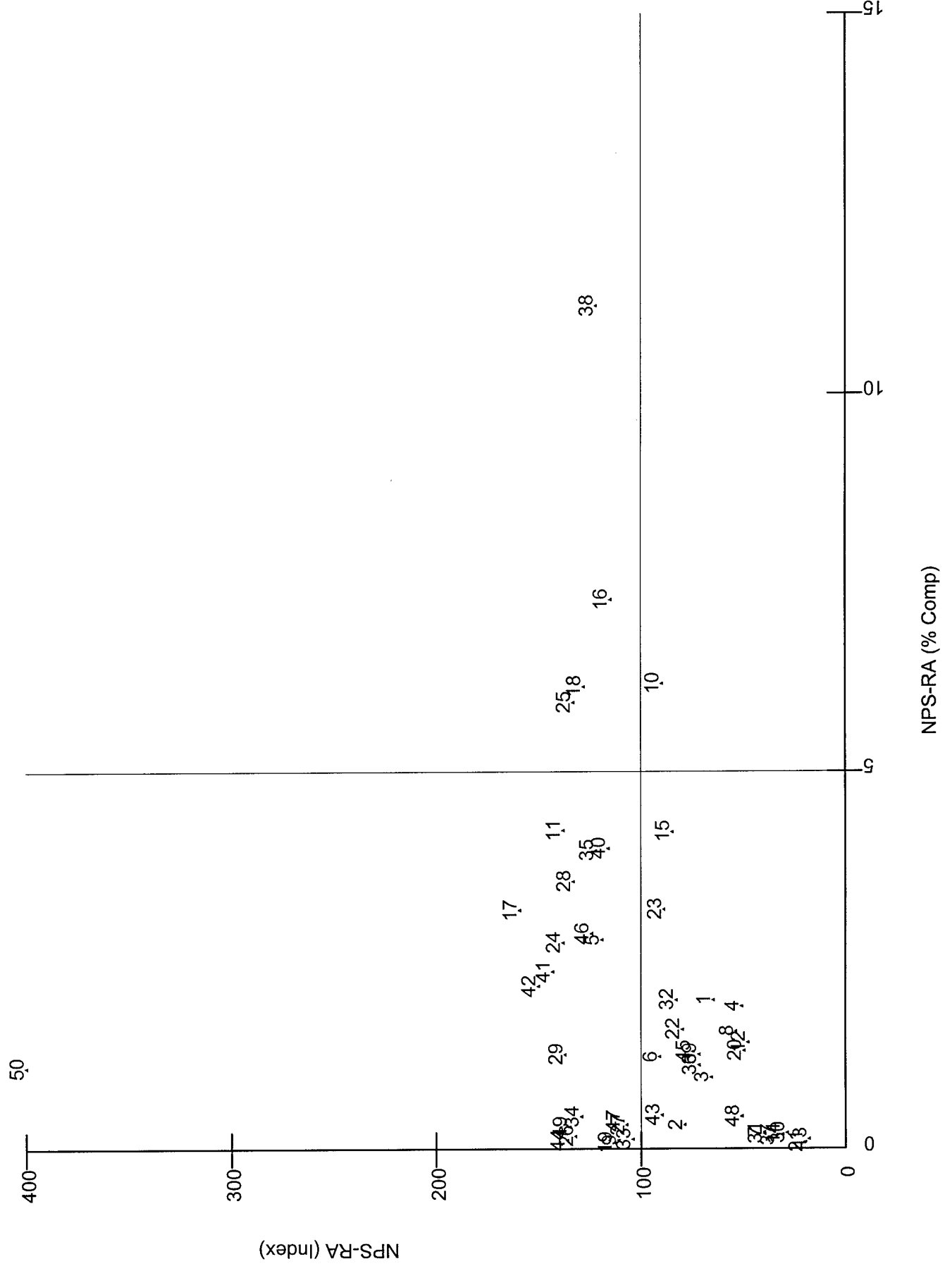| MicroVision 50 Cluster Group	MicroVision 50 Cluster	MicroVision 50 Cluster Nickname	Total MicroVision HHs Count	%Comp	NPS-RA Count	%Comp	% Pen	Index
MVG01	01	Upper Crust	3,242,703	3.03	1,927	1.97	0.1	65
MVG01	02	Lap of Luxury	432,804	0.40	314	0.32	0.1	79
MVG01	03	Established Wealth	1,533,162	1.43	929	0.95	0.1	66
MVG01	04	Mid-Life Success	3,937,133	3.68	1,847	1.89	0.0	51
MVG01	05	Prosperous Metro Mix	2,479,747	2.32	2,707	2.77	0.1	119
MVG01	06	Good Family Life	1,438,291	1.34	1,194	1.22	0.0	91
MVG06	07	Comfortable Times	598,540	0.56	218	0.22	0.0	40
MVG04	08	Movers and Shakers	3,082,048	2.88	1,526	1.56	0.0	54
MVG03	09	Building a Home Life	114,138	0.11	116	0.12	0.1	111
MVG02	10	Home Sweet Home	7,358,609	6.88	6,028	6.16	0.1	90
MVG02	11	Family Ties	3,281,492	3.07	4,127	4.22	0.1	138
MVG04	12	A Good Step Forward	3,147,454	2.94	1,383	1.41	0.0	48
MVG09	13	Successful Singles	738,355	0.69	124	0.13	0.0	18
MVG01	14	Middle Years	647,714	0.61	183	0.19	0.0	31
MVG04	15	Great Beginnings	5,312,280	4.96	4,107	4.20	0.1	85
MVG02	16	Country Home Families	6,763,381	6.32	7,128	7.28	0.1	115
MVG02	17	Stars and Stripes	2,125,359	1.99	3,089	3.16	0.1	159
MVG02	18	White Picket Fence	5,135,582	4.80	5,992	6.12	0.1	128
MVG03	19	Young and Carefree	80,093	0.07	83	0.08	0.1	113
MVG06	20	Secure Adults	2,791,346	2.61	1,270	1.30	0.0	50
MVG06	21	American Classics	480,646	0.45	86	0.09	0.0	20
MVG02	22	Traditional Times	2,126,091	1.99	1,547	1.58	0.1	80
MVG02	23	Settled In	3,825,255	3.57	3,107	3.17	0.1	89
MVG08	24	City Ties	2,112,350	1.97	2,674	2.73	0.1	138
MVG03	25	Bedrock America	4,758,674	4.45	5,788	5.91	0.1	133
MVG07	26	The Mature Years	134,059	0.13	162	0.17	0.1	132
MVG05	27	Middle Of The Road	318,490	0.30	313	0.32	0.1	107
MVG03	28	Building a Family	2,851,692	2.66	3,467	3.54	0.1	133
MVG05	29	Establishing Roots	975,131	0.91	1,223	1.25	0.1	137
MVG06	30	Domestic Duos	800,697	0.75	209	0.21	0.0	29
MVG06	31	Country Classics	541,591	0.51	200	0.20	0.0	40
MVG04	32	Metro Singles	2,546,215	2.38	1,924	1.97	0.1	83
MVG07	33	Living Off The Land	129,550	0.12	123	0.13	0.1	104
MVG04	34	Books and New Recruits	359,110	0.34	424	0.43	0.1	129
MVG02	35	Buy American	3,470,984	3.24	3,867	3.95	0.1	122
MVG09	36	Metro Mix	1,661,414	1.55	1,087	1.11	0.1	72
MVG09	37	Urban Up And Comers	582,458	0.54	180	0.18	0.0	34
MVG02	38	Rustic Homesteaders	9,802,247	9.16	10,931	11.17	0.1	122
MVG04	39	On Their Own	1,851,344	1.73	1,219	1.25	0.1	72
MVG04	40	Trying Metro Times	3,660,451	3.42	3,894	3.98	0.1	116
MVG08	41	Close-Knit Families	1,755,287	1.64	2,298	2.35	0.1	143
MVG08	42	Trying Rural Times	1,542,474	1.44	2,111	2.16	0.1	150
MVG08	43	Manufacturing USA	533,300	0.50	439	0.45	0.1	90
MVG08	44	Hard Years	96,474	0.09	120	0.12	0.1	136
MVG09	45	Struggling Metro Mix	1,851,191	1.73	1,264	1.29	0.1	75
MVG08	46	Difficult Times	2,464,487	2.30	2,786	2.85	0.1	124
MVG09	47	University USA	365,198	0.34	363	0.37	0.1	109
MVG09	48	Urban Singles	903,866	0.84	420	0.43	0.0	51
MVG10	49	Anomalies	231,194	0.22	286	0.29	0.1	135
MVG11	50	Unclassified	51,766	0.05	1,061	1.08	2.0	2241
			107,023,917	100.00	97,865	100.00	0.1	100
Total			107,023,917	100.00	97,865	100.00	0.1	100

MicroVision Profile Report

Profile: NPS-RA
Base: Total MicroVision HHs
Ranked By: NPS-RA (Index)
No segments have been omitted.

MicroVision 50 Cluster Group	MicroVision 50 Cluster	MicroVision 50 Cluster Nickname	Total MicroVision HHs Count	%Comp	NPS-RA Count	%Comp	% Pen	Index
MVG11	50	Unclassified	51,766	0.05	1,061	1.08	2.0	2241
MVG02	17	Stars and Stripes	2,125,359	1.99	3,089	3.16	0.1	159
MVG08	42	Trying Rural Times	1,542,474	1.44	2,111	2.16	0.1	150
MVG08	41	Close-Knit Families	1,755,287	1.64	2,298	2.35	0.1	143
MVG08	24	City Ties	2,112,350	1.97	2,674	2.73	0.1	138
MVG02	11	Family Ties	3,281,492	3.07	4,127	4.22	0.1	138
MVG05	29	Establishing Roots	975,131	0.91	1,223	1.25	0.1	137
MVG08	44	Hard Years	96,474	0.09	120	0.12	0.1	136
MVG10	49	Anomalies	231,194	0.22	286	0.29	0.1	135
MVG03	25	Bedrock America	4,758,674	4.45	5,788	5.91	0.1	133
MVG03	28	Building a Family	2,851,692	2.66	3,467	3.54	0.1	133
MVG07	26	The Mature Years	134,059	0.13	162	0.17	0.1	132
MVG04	34	Books and New Recruits	359,110	0.34	424	0.43	0.1	129
Quintile 1			20,275,062	18.94	26,830	27.42	0.1	145
MVG02	18	White Picket Fence	5,135,582	4.80	5,992	6.12	0.1	128
MVG08	46	Difficult Times	2,464,487	2.30	2,786	2.85	0.1	124
MVG02	38	Rustic Homesteaders	9,802,247	9.16	10,931	11.17	0.1	122
MVG02	35	Buy American	3,470,984	3.24	3,867	3.95	0.1	122
Quintile 2			20,873,300	19.50	23,576	24.09	0.1	124
MVG01	05	Prosperous Metro Mix	2,479,747	2.32	2,707	2.77	0.1	119
MVG04	40	Trying Metro Times	3,660,451	3.42	3,894	3.98	0.1	116
MVG02	16	Country Home Families	6,763,381	6.32	7,128	7.28	0.1	115
MVG03	19	Young and Carefree	80,093	0.07	83	0.08	0.1	113
MVG03	09	Building a Home Life	114,138	0.11	116	0.12	0.1	111
MVG09	47	University USA	365,198	0.34	363	0.37	0.1	109
MVG05	27	Middle Of The Road	318,490	0.30	313	0.32	0.1	107
MVG07	33	Living Off The Land	129,550	0.12	123	0.13	0.1	104
MVG01	06	Good Family Life	1,438,291	1.34	1,194	1.22	0.1	91
MVG08	43	Manufacturing USA	533,300	0.50	439	0.45	0.1	90
Quintile 3			15,882,639	14.84	16,360	16.72	0.1	113
MVG02	10	Home Sweet Home	7,358,609	6.88	6,028	6.16	0.1	90
MVG02	23	Settled In	3,825,255	3.57	3,107	3.17	0.1	89
MVG04	15	Great Beginnings	5,312,280	4.96	4,107	4.20	0.1	85
MVG04	32	Metro Singles	2,546,215	2.38	1,924	1.97	0.1	83
MVG02	22	Traditional Times	2,126,091	1.99	1,547	1.58	0.1	80
MVG01	02	Lap of Luxury	432,804	0.40	314	0.32	0.1	79
MVG09	45	Struggling Metro Mix	1,851,191	1.73	1,264	1.29	0.1	75
MVG04	39	On Their Own	1,851,344	1.73	1,219	1.25	0.1	72
MVG09	36	Metro Mix	1,661,414	1.55	1,087	1.11	0.1	72
MVG01	03	Established Wealth	1,533,162	1.43	929	0.95	0.1	66
Quintile 4			28,498,365	26.63	21,526	22.00	0.1	83
MVG01	01	Upper Crust	3,242,703	3.03	1,927	1.97	0.1	65
MVG04	08	Movers and Shakers	3,082,048	2.88	1,526	1.56	0.0	54
MVG01	04	Mid-Life Success	3,937,133	3.68	1,847	1.89	0.0	51
MVG09	48	Urban Singles	903,866	0.84	420	0.43	0.0	51
MVG06	20	Secure Adults	2,791,346	2.61	1,270	1.30	0.0	50
MVG04	12	A Good Step Forward	3,147,454	2.94	1,383	1.41	0.0	48
MVG06	31	Country Classics	541,591	0.51	200	0.20	0.0	40
MVG06	07	Comfortable Times	598,540	0.56	218	0.22	0.0	40
MVG09	37	Urban Up And Comers	582,458	0.54	180	0.18	0.0	34
MVG01	14	Middle Years	647,714	0.61	183	0.19	0.0	31
MVG06	30	Domestic Duos	800,697	0.75	209	0.21	0.0	29
MVG06	21	American Classics	480,646	0.45	86	0.09	0.0	20
MVG09	13	Successful Singles	738,355	0.69	124	0.13	0.0	18
Quintile 5			21,494,551	20.08	9,573	9.78	0.0	49
Total			107,023,917	100.00	97,865	100.00	0.1	100

MicroVision Target Finder Report
Ranked by MicroVision Segment

Group	MV Segment	Segment Nickname	Total MicroVision HHs		NPS-RA		Index Income Level (SER)	Segment Type	HH Composition	Adult Age	Education
			Count	%Comp	Count	%Comp					
MVG02	38	RUSTIC HOMESTEADERS	9,802,247	9.16	10,931	11.17	122 Lower	Rural	Families	45, 55-64	Highschool
MVG02	16	COUNTRY HOME FAMILIES	6,763,381	6.32	7,128	7.28	115 Middle	Rural	Families	40-54	Highschool
MVG02	10	HOME SWEET HOME	7,358,609	6.88	6,028	6.16	90 Upper Middle	Suburban	Couples	50-69	HS/Some College
MVG02	18	WHITE PICKET FENCE	5,135,582	4.80	5,992	6.12	128 Middle	Suburban	Families	25-34	Highschool
MVG03	25	BEDROCK AMERICA	4,758,674	4.45	5,788	5.91	133 Lower	Rural	Families	50-69	Some Highschool
MVG02	11	FAMILY TIES	3,281,492	3.07	4,127	4.22	138 Upper Middle	Suburban	Family	35-54	College
MVG04	15	GREAT BEGINNINGS	5,312,280	4.96	4,107	4.20	85 Middle	Urban/Suburban	Singles/Couples	22-34	HS/College
MVG04	40	TRYING METRO TIMES	3,660,451	3.42	3,894	3.98	116 Lower	Urban/Suburban	Singles w/Children, Seniors	21-29, 70+	Highschool
MVG02	35	BUY AMERICAN	3,470,984	3.24	3,867	3.95	122 Lower	Suburban/Rural	Families	50+	Highschool
MVG03	28	BUILDING A FAMILY	2,851,692	2.66	3,467	3.54	133 Lower	Rural	Families	18-29, 55+	Some Highschool
MVG02	23	SETTLED IN	3,825,255	3.57	3,107	3.17	89 Middle	Suburban	Families/Couples	55, 60-69	HS/Some College
MVG02	17	STARS AND STRIPES	2,125,359	1.99	3,089	3.16	159 Low/Middle	Urban	Families	25-34	Highschool
MVG08	46	DIFFICULT TIMES	2,464,487	2.30	2,786	2.85	124 Poor	Urban	Single Families	18-24	Some Highschool
MVG01	05	PROSPEROUS METRO MIX	2,479,747	2.32	2,707	2.77	119 Upper Middle	Suburban/Urban	Families	30-44	College
MVG08	24	CITY TIES	2,112,350	1.97	2,674	2.73	138 Middle/Low	Urban	Families	50-59	Highschool
MVG08	41	CLOSE-KNIT FAMILIES	1,755,287	1.64	2,298	2.35	143 Lower	Urban	Young Families	18-29	Some Highschool
MVG08	42	TRYING RURAL TIMES	1,542,474	1.44	2,111	2.16	150 Lower	Rural	Young Families/Seniors	18-20, 55-84	Some Highschool
MVG01	01	UPPER CRUST	3,242,703	3.03	1,927	1.97	65 Elite	Suburban	Families	45-59	College
MVG04	32	METRO SINGLES	2,546,215	2.38	1,924	1.97	83 Middle/Lower	Urban	Singles/Couples	25-34	HS/Some College
MVG01	04	MID-LIFE SUCCESS	3,937,133	3.68	1,847	1.89	51 Affluent	Suburban	Couples/Families	40-54	College
MVG02	22	TRADITIONAL TIMES	2,126,091	1.99	1,547	1.58	80 Middle/Low	Suburban	Singles/Couples	50-74	HS/Some College
MVG04	08	MOVERS AND SHAKERS	3,082,048	2.88	1,526	1.56	54 Upper Middle	Suburban/Urban	Singles/Couples	35-49	College
MVG04	12	A GOOD STEP FORWARD	3,147,454	2.94	1,383	1.41	48 Upper Middle/Middle	Urban	Singles	22-34	HS/College
MVG06	20	SECURE ADULTS	2,791,346	2.61	1,270	1.30	50 Middle/Low	Suburban	Singles/Couples	55+	< HS
MVG09	45	STRUGGLING METRO MIX	1,851,191	1.73	1,264	1.29	75 Lower	Urban	Young Singles	18-29	Some Highschool
MVG05	29	ESTABLISHING ROOTS	975,131	0.91	1,223	1.25	137 Lower	Rural	Families	18-64	Some Highschool
MVG04	39	ON THEIR OWN	1,851,344	1.73	1,219	1.25	72 Low/Middle	Urban/Suburban	Couples/Seniors	18-29, 60+	HS/College
MVG01	06	GOOD FAMILY LIFE	1,438,291	1.34	1,194	1.22	91 Affluent	Rural	Families	35-49	College
MVG09	36	METRO MIX	1,661,414	1.55	1,087	1.11	72 Middle	Urban	Singles	24-34	HS/Some College
MVG11	50	UNCLASSIFIED	51,766	0.05	1,061	1.08	2241				
MVG01	03	ESTABLISHED WEALTH	1,533,162	1.43	929	0.95	66 Affluent	Suburban	Families/Couples	40-54	College
MVG08	43	MANUFACTURING USA	533,300	0.50	439	0.45	90 Lower	Urban/Suburban	Young Families/Seniors	18-20, 65+	Some Highschool
MVG04	34	BOOKS AND NEW RECRUI	359,110	0.34	424	0.43	129 Middle	Urban/Suburban	Singles/Couples	18-24	HS/College
MVG09	48	URBAN SINGLES	903,866	0.84	420	0.43	51 Lower	Urban	Singles, Seniors	18-29, 65+	Highschool
MVG09	47	UNIVERSITY USA	365,198	0.34	363	0.37	109 Lower	Urban	Singles	18-24	Some College
MVG01	02	LAP OF LUXURY	432,804	0.40	314	0.32	79 Wealthy	Suburban	Families	35-49	College
MVG05	27	MIDDLE OF THE ROAD	318,490	0.30	313	0.32	107 Lower	Rural	Families	18-49	Some Highschool
MVG10	49	ANOMALIES	231,194	0.22	286	0.29	135				
MVG06	07	COMFORTABLE TIMES	598,540	0.56	218	0.22	40 Upper Middle	Suburban	Families/Couples	45-69	College
MVG06	30	DOMESTIC DUOS	800,697	0.75	209	0.21	29 Middle/Lower Retirement	Suburban	Older Couples	60-84	HS/Some College
MVG06	31	COUNTRY CLASSICS	541,591	0.51	200	0.20	40 Lower	Rural	Older Couples	50+	Highschool
MVG01	14	MIDDLE YEARS	647,714	0.61	183	0.19	31 Affluent	Suburban	Couples	45-59	College
MVG07	37	URBAN UP AND COMERS	582,458	0.54	180	0.18	34 Upper/Middle	Urban	Singles	18-39	College
MVG09	26	THE MATURE YEARS	134,059	0.13	162	0.17	132 Lower	Suburban/Some Rural	Singles/Couples	55, 70+	Some Highschool
MVG09	13	SUCCESSFUL SINGLES	738,355	0.69	124	0.13	18 Upper Middle	Urban	Singles	25-44	College
MVG07	33	LIVING OFF THE LAND	129,550	0.12	123	0.13	104 Lower	Rural/Farming	Couples/Families	45+	HS/Some College
MVG03	09	BUILDING A HOME LIFE	114,138	0.11	116	0.12	111 Upper Middle	Suburban/Rural	Families	40-49	College
MVG08	44	HARD YEARS	96,474	0.09	120	0.12	136 Lower	Urban	Young Adults/Seniors	18-24, 75+	Some Highschool
MVG06	21	AMERICAN CLASSICS	480,646	0.45	86	0.09	20 Low/Retirement	Suburban/Rural	Singles/Couples	60-75+	Highschool
MVG03	19	YOUNG AND CAREFREE	80,093	0.07	83	0.08	113 Middle	Urban	Singles/Couples	21-24	College
Total			107,023,917	100.00	97,865	100.00	100				

Game Plan Grid (Index vs %Comp)

Segment 50 has been truncated

NPS-RA (Index)

NPS-RA (% Comp)

400

300

200

100

0

0

5

10

15

50

29

42 41 24

17

28

46 5

11

35 40

23

15

6

34 9 22 32

3

1

20 8 2

4

44 49 48 34

19 47 33

43

2

4 8

3 7 0

2 3

25 18

10

16

38

MicroVision Profile Bar Chart

■ NPS-USAR

| | 0 | 100 | 200 | 300 |

Upper Crust
Lap of Luxury
Established Wealth
Mid-Life Success
Prosperous Metro Mix
Good Family Life
Comfortable Times
Movers and Shakers
Building a Home Life
Home Sweet Home
Family Ties
A Good Step Forward
Successful Singles
Middle Years
Great Beginnings
Country Home Families
Stars and Stripes
White Picket Fence
Young and Carefree
Secure Adults
American Classics
Traditional Times
Settled In
City Ties
Bedrock America
The Mature Years
Middle Of The Road
Building a Family
Establishing Roots
Domestic Duos
Country Classics
Metro Singles
Living Off The Land
Books and New Recruits
Buy American
Metro Mix
Urban Up And Comers
Rustic Homesteaders
On Their Own
Trying Metro Times
Close-Knit Families
Trying Rural Times
Manufacturing USA
Hard Years
Struggling Metro Mix
Difficult Times
University USA
Urban Singles
Anomalies
Unclassified

Segment 50 has been truncated

MicroVision Profile Report

Profile: NPS-USAR
Base: Total MicroVision HHs
Ranked By: MicroVision 50 Cluster
No segments have been omitted.

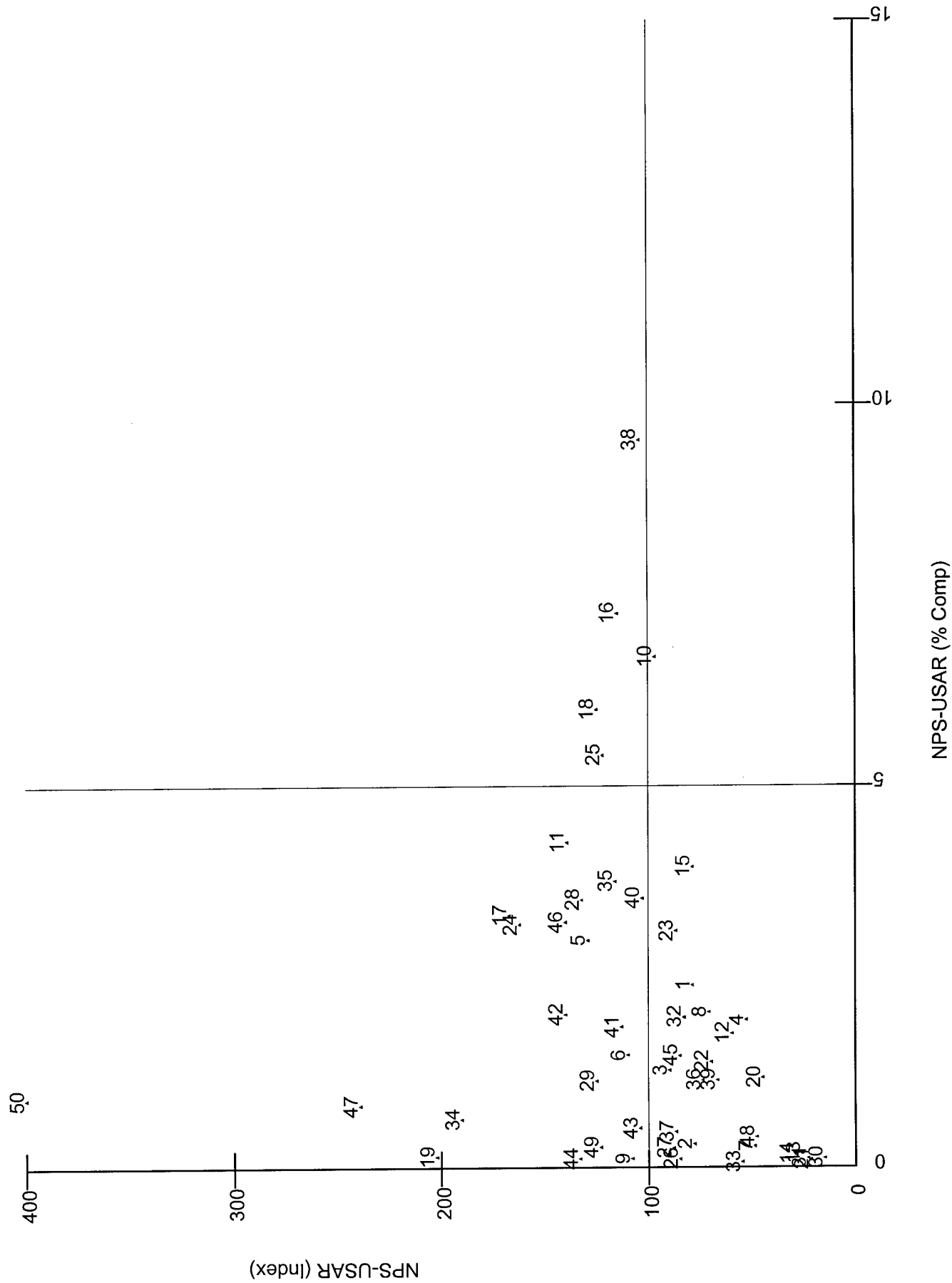| MicroVision 50 Cluster Group	MicroVision 50 Cluster	MicroVision 50 Cluster Nickname	Total MicroVision HHs Count	%Comp	NPS-USAR Count	%Comp	% Pen	Index
MVG01	01	Upper Crust	3,242,703	3.03	539	2.39	0.0	79
MVG01	02	Lap of Luxury	432,804	0.40	71	0.31	0.0	78
MVG01	03	Established Wealth	1,533,162	1.43	289	1.28	0.0	90
MVG01	04	Mid-Life Success	3,937,133	3.68	437	1.94	0.0	53
MVG01	05	Prosperous Metro Mix	2,479,747	2.32	672	2.98	0.0	129
MVG01	06	Good Family Life	1,438,291	1.34	333	1.48	0.0	110
MVG06	07	Comfortable Times	598,540	0.56	62	0.28	0.0	49
MVG04	08	Movers and Shakers	3,082,048	2.88	460	2.04	0.0	71
MVG03	09	Building a Home Life	114,138	0.11	26	0.12	0.0	108
MVG02	10	Home Sweet Home	7,358,609	6.88	1,507	6.69	0.0	97
MVG02	11	Family Ties	3,281,492	3.07	960	4.26	0.0	139
MVG04	12	A Good Step Forward	3,147,454	2.94	397	1.76	0.0	60
MVG09	13	Successful Singles	738,355	0.69	40	0.18	0.0	26
MVG01	14	Middle Years	647,714	0.61	39	0.17	0.0	29
MVG04	15	Great Beginnings	5,312,280	4.96	888	3.94	0.0	79
MVG02	16	Country Home Families	6,763,381	6.32	1,637	7.26	0.0	115
MVG02	17	Stars and Stripes	2,125,359	1.99	747	3.31	0.0	167
MVG02	18	White Picket Fence	5,135,582	4.80	1,352	6.00	0.0	125
MVG03	19	Young and Carefree	80,093	0.07	34	0.15	0.0	202
MVG06	20	Secure Adults	2,791,346	2.61	267	1.18	0.0	45
MVG06	21	American Classics	480,646	0.45	22	0.10	0.0	22
MVG02	22	Traditional Times	2,126,091	1.99	313	1.39	0.0	70
MVG02	23	Settled In	3,825,255	3.57	698	3.10	0.0	87
MVG08	24	City Ties	2,112,350	1.97	719	3.19	0.0	162
MVG03	25	Bedrock America	4,758,674	4.45	1,218	5.40	0.0	122
MVG07	26	The Mature Years	134,059	0.13	24	0.11	0.0	85
MVG05	27	Middle Of The Road	318,490	0.30	59	0.26	0.0	88
MVG03	28	Building a Family	2,851,692	2.66	792	3.51	0.0	132
MVG05	29	Establishing Roots	975,131	0.91	257	1.14	0.0	125
MVG06	30	Domestic Duos	800,697	0.75	26	0.12	0.0	15
MVG06	31	Country Classics	541,591	0.51	26	0.12	0.0	23
MVG04	32	Metro Singles	2,546,215	2.38	445	1.97	0.0	83
MVG07	33	Living Off The Land	129,550	0.12	15	0.07	0.0	55
MVG04	34	Books and New Recruits	359,110	0.34	144	0.64	0.0	190
MVG02	35	Buy American	3,470,984	3.24	846	3.75	0.0	116
MVG09	36	Metro Mix	1,661,414	1.55	260	1.15	0.0	74
MVG09	37	Urban Up And Comers	582,458	0.54	107	0.47	0.0	87
MVG02	38	Rustic Homesteaders	9,802,247	9.16	2,148	9.53	0.0	104
MVG04	39	On Their Own	1,851,344	1.73	260	1.15	0.0	67
MVG04	40	Trying Metro Times	3,660,451	3.42	795	3.53	0.0	103
MVG08	41	Close-Knit Families	1,755,287	1.64	416	1.85	0.0	113
MVG08	42	Trying Rural Times	1,542,474	1.44	454	2.01	0.0	140
MVG08	43	Manufacturing USA	533,300	0.50	117	0.52	0.0	104
MVG08	44	Hard Years	96,474	0.09	27	0.12	0.0	133
MVG09	45	Struggling Metro Mix	1,851,191	1.73	331	1.47	0.0	85
MVG08	46	Difficult Times	2,464,487	2.30	725	3.22	0.0	140
MVG09	47	University USA	365,198	0.34	184	0.82	0.1	239
MVG09	48	Urban Singles	903,866	0.84	91	0.40	0.0	48
MVG10	49	Anomalies	231,194	0.22	60	0.27	0.0	123
MVG11	50	Unclassified	51,766	0.05	204	0.91	0.4	1871
			107,023,917	100.00	22,540	100.00	0.0	100
Total			107,023,917	100.00	22,540	100.00	0.0	100

MicroVision Profile Report

Profile: NPS-USAR
Base: Total MicroVision HHs
Ranked By: NPS-USAR (Index)
No segments have been omitted.

MicroVision 50 Cluster Group	MicroVision 50 Cluster	MicroVision 50 Cluster Nickname	Total MicroVision HHs Count	%Comp	NPS-USAR Count	%Comp	% Pen	Index
MVG11	50	Unclassified	51,766	0.05	204	0.91	0.4	1871
MVG09	47	University USA	365,198	0.34	184	0.82	0.1	239
MVG03	19	Young and Carefree	80,093	0.07	34	0.15	0.0	202
MVG04	34	Books and New Recruits	359,110	0.34	144	0.64	0.0	190
MVG02	17	Stars and Stripes	2,125,359	1.99	747	3.31	0.0	167
MVG08	24	City Ties	2,112,350	1.97	719	3.19	0.0	162
MVG08	42	Trying Rural Times	1,542,474	1.44	454	2.01	0.0	140
MVG08	46	Difficult Times	2,464,487	2.30	725	3.22	0.0	140
MVG02	11	Family Ties	3,281,492	3.07	960	4.26	0.0	139
MVG08	44	Hard Years	96,474	0.09	27	0.12	0.0	133
MVG03	28	Building a Family	2,851,692	2.66	792	3.51	0.0	132
MVG01	05	Prosperous Metro Mix	2,479,747	2.32	672	2.98	0.0	129
MVG05	29	Establishing Roots	975,131	0.91	257	1.14	0.0	125
Quintile 1			18,785,373	17.55	5,919	26.26	0.0	150
MVG02	18	White Picket Fence	5,135,582	4.80	1,352	6.00	0.0	125
MVG10	49	Anomalies	231,194	0.22	60	0.27	0.0	123
MVG03	25	Bedrock America	4,758,674	4.45	1,218	5.40	0.0	122
MVG02	35	Buy American	3,470,984	3.24	846	3.75	0.0	116
MVG02	16	Country Home Families	6,763,381	6.32	1,637	7.26	0.0	115
MVG08	41	Close-Knit Families	1,755,287	1.64	416	1.85	0.0	113
MVG01	06	Good Family Life	1,438,291	1.34	333	1.48	0.0	110
MVG03	09	Building a Home Life	114,138	0.11	26	0.12	0.0	108
Quintile 2			23,667,531	22.11	5,888	26.12	0.0	118
MVG08	43	Manufacturing USA	533,300	0.50	117	0.52	0.0	104
MVG02	38	Rustic Homesteaders	9,802,247	9.16	2,148	9.53	0.0	104
MVG04	40	Trying Metro Times	3,660,451	3.42	795	3.53	0.0	103
MVG02	10	Home Sweet Home	7,358,609	6.88	1,507	6.69	0.0	97
Quintile 3			21,354,607	19.95	4,567	20.26	0.0	102
MVG01	03	Established Wealth	1,533,162	1.43	289	1.28	0.0	90
MVG05	27	Middle Of The Road	318,490	0.30	59	0.26	0.0	88
MVG09	37	Urban Up And Comers	582,458	0.54	107	0.47	0.0	87
MVG02	23	Settled In	3,825,255	3.57	698	3.10	0.0	87
MVG07	26	The Mature Years	134,059	0.13	24	0.11	0.0	85
MVG09	45	Struggling Metro Mix	1,851,191	1.73	331	1.47	0.0	85
MVG04	32	Metro Singles	2,546,215	2.38	445	1.97	0.0	83
MVG04	15	Great Beginnings	5,312,280	4.96	888	3.94	0.0	79
MVG01	01	Upper Crust	3,242,703	3.03	539	2.39	0.0	79
MVG01	02	Lap of Luxury	432,804	0.40	71	0.31	0.0	78
MVG09	36	Metro Mix	1,661,414	1.55	260	1.15	0.0	74
Quintile 4			21,440,031	20.03	3,711	16.46	0.0	82
MVG04	08	Movers and Shakers	3,082,048	2.88	460	2.04	0.0	71
MVG02	22	Traditional Times	2,126,091	1.99	313	1.39	0.0	70
MVG04	39	On Their Own	1,851,344	1.73	260	1.15	0.0	67
MVG04	12	A Good Step Forward	3,147,454	2.94	397	1.76	0.0	60
MVG07	33	Living Off The Land	129,550	0.12	15	0.07	0.0	55
MVG01	04	Mid-Life Success	3,937,133	3.68	437	1.94	0.0	53
MVG06	07	Comfortable Times	598,540	0.56	62	0.28	0.0	49
MVG09	48	Urban Singles	903,866	0.84	91	0.40	0.0	48
MVG06	20	Secure Adults	2,791,346	2.61	267	1.18	0.0	45
MVG01	14	Middle Years	647,714	0.61	39	0.17	0.0	29
MVG09	13	Successful Singles	738,355	0.69	40	0.18	0.0	26
MVG06	31	Country Classics	541,591	0.51	26	0.12	0.0	23
MVG06	21	American Classics	480,646	0.45	22	0.10	0.0	22
MVG06	30	Domestic Duos	800,697	0.75	26	0.12	0.0	15
Quintile 5			21,776,375	20.35	2,455	10.89	0.0	54
Total			107,023,917	100.00	22,540	100.00	0.0	100

Group	MV Segment	Segment Nickname	Total MicroVision HHs Count	%Comp	NPS-USAR Count	%Comp	Index Income Level (SER)	Segment Type	HH Composition	Adult Age	Education
MVG02	38	RUSTIC HOMESTEADERS	9,802,247	9.16	2,148	9.53	104 Lower	Rural	Families	45, 55-64	Highschool
MVG02	16	COUNTRY HOME FAMILIES	6,763,381	6.32	1,637	7.26	115 Middle	Rural	Families	40-54	Highschool
MVG02	10	HOME SWEET HOME	7,358,609	6.88	1,507	6.69	97 Upper Middle	Suburban	Couples	50-69	HS/Some College
MVG02	18	WHITE PICKET FENCE	5,135,582	4.80	1,352	6.00	125 Middle	Suburban	Families	25-34	Highschool
MVG03	25	BEDROCK AMERICA	4,758,674	4.45	1,218	5.40	122 Lower	Rural	Families	50-69	Some Highschool
MVG02	11	FAMILY TIES	3,281,492	3.07	960	4.26	139 Upper Middle	Suburban	Family	35-54	College
MVG04	15	GREAT BEGINNINGS	5,312,280	4.96	888	3.94	79 Middle	Urban/Suburban	Singles/Couples	22-34	HS/College
MVG02	35	BUY AMERICAN	3,470,984	3.24	846	3.75	116 Lower	Suburban/Rural	Families	50+	Highschool
MVG04	40	TRYING METRO TIMES	3,660,451	3.42	795	3.53	103 Lower	Urban/Suburban	Singles w/Children, Seniors	21-29, 70+	Highschool
MVG03	28	BUILDING A FAMILY	2,851,692	2.66	792	3.51	132 Lower	Rural	Families	18-29, 55+	Some Highschool
MVG02	17	STARS AND STRIPES	2,125,359	1.99	747	3.31	167 Low/Middle	Urban	Families	25-34	Highschool
MVG08	46	DIFFICULT TIMES	2,464,487	2.30	725	3.22	140 Poor	Urban	Single Families	18-24	Some Highschool
MVG08	24	CITY TIES	2,112,350	1.97	719	3.19	162 Middle/Low	Urban	Families	50-59	Highschool
MVG02	23	SETTLED IN	3,825,255	3.57	698	3.10	87 Middle	Suburban	Families/Couples	55, 60-69	HS/Some College
MVG01	05	PROSPEROUS METRO MIX	2,479,747	2.32	672	2.98	129 Upper Middle	Suburban/Urban	Families	30-44	College
MVG01	01	UPPER CRUST	3,242,703	3.03	539	2.39	79 Elite	Suburban	Families	45-59	College
MVG04	08	MOVERS AND SHAKERS	3,082,048	2.88	460	2.04	71 Upper Middle	Suburban/Urban	Singles/Couples	35-49	College
MVG08	42	TRYING RURAL TIMES	1,542,474	1.44	454	2.01	140 Middle	Rural	Young Families/Seniors	18-20, 55-84	Some Highschool
MVG04	32	METRO SINGLES	2,546,215	2.38	445	1.97	83 Middle/Lower	Urban	Singles/Couples	25-34	HS/Some College
MVG01	04	MID-LIFE SUCCESS	3,937,133	3.68	437	1.94	53 Affluent	Suburban	Couples/Families	40-54	College
MVG08	41	CLOSE-KNIT FAMILIES	1,755,287	1.64	416	1.85	113 Lower	Urban	Young Families	18-29	Some Highschool
MVG04	12	A GOOD STEP FORWARD	3,147,454	2.94	397	1.76	60 Upper Middle/Middle	Urban	Singles	22-34	HS/College
MVG01	06	GOOD FAMILY LIFE	1,438,291	1.34	333	1.48	110 Affluent	Rural	Families	35-49	College
MVG09	45	STRUGGLING METRO MIX	1,851,191	1.73	331	1.47	85 Lower	Urban	Young Singles	18-29	Some Highschool
MVG02	22	TRADITIONAL TIMES	2,126,091	1.99	313	1.39	70 Middle/Low	Suburban	Singles/Couples	50-74	HS/Some College
MVG01	03	ESTABLISHED WEALTH	1,533,162	1.43	289	1.28	90 Affluent	Suburban	Families/Couples	40-54	College
MVG06	20	SECURE ADULTS	2,791,346	2.61	267	1.18	45 Middle/Low	Suburban	Singles/Couples	55+	< HS
MVG09	36	METRO MIX	1,661,414	1.55	260	1.15	74 Middle	Urban	Singles	24-34	HS/Some College
MVG04	39	ON THEIR OWN	1,851,344	1.73	260	1.15	67 Low/Middle	Urban/Suburban	Couples/Seniors	18-29, 60+	HS/College
MVG05	29	ESTABLISHING ROOTS	975,131	0.91	257	1.14	125 Lower	Rural	Families	18-64	Some Highschool
MVG11	50	UNCLASSIFIED	51,766	0.05	204	0.91	1,871				
MVG09	47	UNIVERSITY USA	365,198	0.34	184	0.82	239 Lower	Urban	Singles	18-24	Some College
MVG04	34	BOOKS AND NEW RECRUI	359,110	0.34	144	0.64	190 Middle	Urban/Suburban	Singles/Couples	18-24	HS/College
MVG08	43	MANUFACTURING USA	533,300	0.50	117	0.52	104 Lower	Urban/Suburban	Young Families/Seniors	18-20, 65+	Some Highschool
MVG09	37	URBAN UP AND COMERS	582,458	0.54	107	0.47	87 Upper/Middle	Urban	Singles	18-39	College
MVG09	48	URBAN SINGLES	903,866	0.84	91	0.40	48 Lower	Urban	Singles, Seniors	18-29, 65+	Highschool
MVG01	02	LAP OF LUXURY	432,804	0.40	71	0.31	78 Wealthy	Suburban	Families	35-49	College
MVG06	07	COMFORTABLE TIMES	598,540	0.56	62	0.28	49 Upper Middle	Suburban	Families/Couples	45-69	College
MVG10	49	ANOMALIES	231,194	0.22	60	0.27	123				
MVG05	27	MIDDLE OF THE ROAD	318,490	0.30	59	0.26	88 Lower	Rural	Families	18-49	Some Highschool
MVG09	13	SUCCESSFUL SINGLES	738,355	0.69	40	0.18	26 Upper Middle	Urban	Singles	25-44	College
MVG01	14	MIDDLE YEARS	647,714	0.61	39	0.17	29 Affluent	Suburban	Couples	45-59	College
MVG03	19	YOUNG AND CAREFREE	80,093	0.07	34	0.15	202 Middle	Urban	Singles/Couples	21-24	College
MVG03	09	BUILDING A HOME LIFE	114,138	0.11	26	0.12	108 Upper Middle	Suburban/Rural	Families	40-49	College
MVG06	30	DOMESTIC DUOS	800,697	0.75	26	0.12	15 Middle/Lower Retirement	Suburban	Older Couples	60-84	HS/Some College
MVG06	31	COUNTRY CLASSICS	541,591	0.51	26	0.12	23 Lower	Rural	Older Couples	50+	Highschool
MVG08	44	HARD YEARS	96,474	0.09	27	0.12	133 Lower	Urban	Young Adults/Seniors	18-24, 75+	Some Highschool
MVG07	26	THE MATURE YEARS	134,059	0.13	24	0.11	85 Lower	Suburban/Some Rural	Singles/Couples	55, 70+	College
MVG06	21	AMERICAN CLASSICS	480,646	0.45	22	0.10	22 Low/Retirement	Suburban/Rural	Singles/Couples	60-75+	Highschool
MVG07	33	LIVING OFF THE LAND	129,550	0.12	15	0.07	55 Lower	Rural/Farming	Couples/Families	45+	HS/Some College
Total			107,023,917	100.00	22,540	100.00	100				

Game Plan Grid (Index vs %Comp)

NPS-USAR (Index)

NPS-USAR (% Comp)

Segment 50 has been truncated

400

300

200

100

0

0   5   10   15

50
47
19 34
44 49 9 43 26 37 2 33 7 8 31 43 30
29 42 6 41 36 3 45 22 39 12 4 20
24 17 46 28 5 35 40 23 1 8 15 11
32
25 18 10 16 38

MicroVision Profile Bar Chart

■ ROTC

Segment	
Upper Crust	
Lap of Luxury	
Established Wealth	
Mid-Life Success	
Prosperous Metro Mix	
Good Family Life	
Comfortable Times	
Movers and Shakers	
Building a Home Life	
Home Sweet Home	
Family Ties	
A Good Step Forward	
Successful Singles	
Middle Years	
Great Beginnings	
Country Home Families	
Stars and Stripes	
White Picket Fence	
Young and Carefree	
Secure Adults	
American Classics	
Traditional Times	
Settled In	
City Ties	
Bedrock America	
The Mature Years	
Middle Of The Road	
Building a Family	
Establishing Roots	
Domestic Duos	
Country Classics	
Metro Singles	
Living Off The Land	
Books and New Recruits	
Buy American	
Metro Mix	
Urban Up And Comers	
Rustic Homesteaders	
On Their Own	
Trying Metro Times	
Close-Knit Families	
Trying Rural Times	
Manufacturing USA	
Hard Years	
Struggling Metro Mix	
Difficult Times	
University USA	
Urban Singles	
Anomalies	
Unclassified	

Segment 50 has been truncated

MicroVision Profile Report

Profile: ROTC
Base: Total MicroVision HHs
Ranked By: MicroVision 50 Cluster
No segments have been omitted.

MicroVision 50 Cluster Group	MicroVision 50 Cluster	MicroVision 50 Cluster Nickname	Total MicroVision HHs Count	%Comp	ROTC Count	%Comp	% Pen	Index
MVG01	01	Upper Crust	3,242,703	3.03	418	6.94	0.0	229
MVG01	02	Lap of Luxury	432,804	0.40	40	0.66	0.0	164
MVG01	03	Established Wealth	1,533,162	1.43	136	2.26	0.0	158
MVG01	04	Mid-Life Success	3,937,133	3.68	341	5.66	0.0	154
MVG01	05	Prosperous Metro Mix	2,479,747	2.32	208	3.46	0.0	149
MVG01	06	Good Family Life	1,438,291	1.34	154	2.56	0.0	190
MVG06	07	Comfortable Times	598,540	0.56	25	0.42	0.0	74
MVG04	08	Movers and Shakers	3,082,048	2.88	165	2.74	0.0	95
MVG03	09	Building a Home Life	114,138	0.11	8	0.13	0.0	125
MVG02	10	Home Sweet Home	7,358,609	6.88	552	9.17	0.0	133
MVG02	11	Family Ties	3,281,492	3.07	211	3.50	0.0	114
MVG04	12	A Good Step Forward	3,147,454	2.94	85	1.41	0.0	48
MVG09	13	Successful Singles	738,355	0.69	7	0.12	0.0	17
MVG01	14	Middle Years	647,714	0.61	33	0.55	0.0	91
MVG04	15	Great Beginnings	5,312,280	4.96	204	3.39	0.0	68
MVG02	16	Country Home Families	6,763,381	6.32	546	9.07	0.0	144
MVG02	17	Stars and Stripes	2,125,359	1.99	167	2.77	0.0	140
MVG02	18	White Picket Fence	5,135,582	4.80	250	4.15	0.0	87
MVG03	19	Young and Carefree	80,093	0.07	4	0.07	0.0	89
MVG06	20	Secure Adults	2,791,346	2.61	83	1.38	0.0	53
MVG06	21	American Classics	480,646	0.45	1	0.02	0.0	4
MVG02	22	Traditional Times	2,126,091	1.99	59	0.98	0.0	49
MVG02	23	Settled In	3,825,255	3.57	199	3.31	0.0	92
MVG08	24	City Ties	2,112,350	1.97	130	2.16	0.0	109
MVG03	25	Bedrock America	4,758,674	4.45	270	4.49	0.0	101
MVG07	26	The Mature Years	134,059	0.13	10	0.17	0.0	133
MVG05	27	Middle Of The Road	318,490	0.30	6	0.10	0.0	33
MVG03	28	Building a Family	2,851,692	2.66	128	2.13	0.0	80
MVG05	29	Establishing Roots	975,131	0.91	41	0.68	0.0	75
MVG06	30	Domestic Duos	800,697	0.75	12	0.20	0.0	27
MVG06	31	Country Classics	541,591	0.51	9	0.15	0.0	30
MVG04	32	Metro Singles	2,546,215	2.38	52	0.86	0.0	36
MVG07	33	Living Off The Land	129,550	0.12	7	0.12	0.0	96
MVG04	34	Books and New Recruits	359,110	0.34	67	1.11	0.0	332
MVG02	35	Buy American	3,470,984	3.24	162	2.69	0.0	83
MVG09	36	Metro Mix	1,661,414	1.55	31	0.51	0.0	33
MVG09	37	Urban Up And Comers	582,458	0.54	8	0.13	0.0	24
MVG02	38	Rustic Homesteaders	9,802,247	9.16	529	8.79	0.0	96
MVG04	39	On Their Own	1,851,344	1.73	63	1.05	0.0	60
MVG04	40	Trying Metro Times	3,660,451	3.42	104	1.73	0.0	51
MVG08	41	Close-Knit Families	1,755,287	1.64	50	0.83	0.0	51
MVG08	42	Trying Rural Times	1,542,474	1.44	100	1.66	0.0	115
MVG08	43	Manufacturing USA	533,300	0.50	16	0.27	0.0	53
MVG08	44	Hard Years	96,474	0.09	5	0.08	0.0	92
MVG09	45	Struggling Metro Mix	1,851,191	1.73	57	0.95	0.0	55
MVG08	46	Difficult Times	2,464,487	2.30	102	1.69	0.0	74
MVG09	47	University USA	365,198	0.34	63	1.05	0.0	307
MVG09	48	Urban Singles	903,866	0.84	14	0.23	0.0	28
MVG10	49	Anomalies	231,194	0.22	15	0.25	0.0	115
MVG11	50	Unclassified	51,766	0.05	73	1.21	0.1	2507
			107,023,917	100.00	6,020	100.00	0.0	100
Total			107,023,917	100.00	6,020	100.00	0.0	100

MicroVision Profile Report

Profile: ROTC
Base: Total MicroVision HHs
Ranked By: ROTC (Index)
No segments have been omitted.

MicroVision 50 Cluster Group	MicroVision 50 Cluster	MicroVision 50 Cluster Nickname	Total MicroVision HHs Count	%Comp	ROTC Count	%Comp	% Pen	Index
MVG11	50	Unclassified	51,766	0.05	73	1.21	0.1	2507
MVG04	34	Books and New Recruits	359,110	0.34	67	1.11	0.0	332
MVG09	47	University USA	365,198	0.34	63	1.05	0.0	307
MVG01	01	Upper Crust	3,242,703	3.03	418	6.94	0.0	229
MVG01	06	Good Family Life	1,438,291	1.34	154	2.56	0.0	190
MVG01	02	Lap of Luxury	432,804	0.40	40	0.66	0.0	164
MVG01	03	Established Wealth	1,533,162	1.43	136	2.26	0.0	158
MVG01	04	Mid-Life Success	3,937,133	3.68	341	5.66	0.0	154
MVG01	05	Prosperous Metro Mix	2,479,747	2.32	208	3.46	0.0	149
MVG02	16	Country Home Families	6,763,381	6.32	546	9.07	0.0	144
Quintile 1			20,603,295	19.25	2,046	33.99	0.0	177
MVG02	17	Stars and Stripes	2,125,359	1.99	167	2.77	0.0	140
MVG02	10	Home Sweet Home	7,358,609	6.88	552	9.17	0.0	133
MVG07	26	The Mature Years	134,059	0.13	10	0.17	0.0	133
MVG03	09	Building a Home Life	114,138	0.11	8	0.13	0.0	125
MVG10	49	Anomalies	231,194	0.22	15	0.25	0.0	115
MVG08	42	Trying Rural Times	1,542,474	1.44	100	1.66	0.0	115
MVG02	11	Family Ties	3,281,492	3.07	211	3.50	0.0	114
MVG08	24	City Ties	2,112,350	1.97	130	2.16	0.0	109
MVG03	25	Bedrock America	4,758,674	4.45	270	4.49	0.0	101
MVG07	33	Living Off The Land	129,550	0.12	7	0.12	0.0	96
Quintile 2			21,787,899	20.36	1,470	24.42	0.0	120
MVG02	38	Rustic Homesteaders	9,802,247	9.16	529	8.79	0.0	96
MVG04	08	Movers and Shakers	3,082,048	2.88	165	2.74	0.0	95
MVG02	23	Settled In	3,825,255	3.57	199	3.31	0.0	92
MVG08	44	Hard Years	96,474	0.09	5	0.08	0.0	92
MVG01	14	Middle Years	647,714	0.61	33	0.55	0.0	91
MVG03	19	Young and Carefree	80,093	0.07	4	0.07	0.0	89
Quintile 3			17,533,831	16.38	935	15.53	0.0	95
MVG02	18	White Picket Fence	5,135,582	4.80	250	4.15	0.0	87
MVG02	35	Buy American	3,470,984	3.24	162	2.69	0.0	83
MVG03	28	Building a Family	2,851,692	2.66	128	2.13	0.0	80
MVG05	29	Establishing Roots	975,131	0.91	41	0.68	0.0	75
MVG06	07	Comfortable Times	598,540	0.56	25	0.42	0.0	74
MVG08	46	Difficult Times	2,464,487	2.30	102	1.69	0.0	74
MVG04	15	Great Beginnings	5,312,280	4.96	204	3.39	0.0	68
MVG04	39	On Their Own	1,851,344	1.73	63	1.05	0.0	60
MVG09	45	Struggling Metro Mix	1,851,191	1.73	57	0.95	0.0	55
MVG08	43	Manufacturing USA	533,300	0.50	16	0.27	0.0	53
Quintile 4			25,044,531	23.40	1,048	17.41	0.0	74
MVG06	20	Secure Adults	2,791,346	2.61	83	1.38	0.0	53
MVG08	41	Close-Knit Families	1,755,287	1.64	50	0.83	0.0	51
MVG04	40	Trying Metro Times	3,660,451	3.42	104	1.73	0.0	51
MVG02	22	Traditional Times	2,126,091	1.99	59	0.98	0.0	49
MVG04	12	A Good Step Forward	3,147,454	2.94	85	1.41	0.0	48
MVG04	32	Metro Singles	2,546,215	2.38	52	0.86	0.0	36
MVG05	27	Middle Of The Road	318,490	0.30	6	0.10	0.0	33
MVG09	36	Metro Mix	1,661,414	1.55	31	0.51	0.0	33
MVG06	31	Country Classics	541,591	0.51	9	0.15	0.0	30
MVG09	48	Urban Singles	903,866	0.84	14	0.23	0.0	28
MVG06	30	Domestic Duos	800,697	0.75	12	0.20	0.0	27
MVG09	37	Urban Up And Comers	582,458	0.54	8	0.13	0.0	24
MVG09	13	Successful Singles	738,355	0.69	7	0.12	0.0	17
MVG06	21	American Classics	480,646	0.45	1	0.02	0.0	4
Quintile 5			22,054,361	20.61	521	8.65	0.0	42
Total			107,023,917	100.00	6,020	100.00	0.0	100

MicroVision Target Finder Report
Ranked by MicroVision Segment

Group	MV Segment	Segment Nickname	Total MicroVision HHs Count	%Comp	ROTC Count	%Comp	Index Income Level (SER)	HH Composition	Segment Type	Adult Age	Education
MVG02	10	HOME SWEET HOME	7,358,609	6.88	552	9.17	133 Upper Middle	Couples	Suburban	50-69	HS/Some College
MVG02	16	COUNTRY HOME FAMILIES	6,763,381	6.32	546	9.07	144 Middle	Families	Rural	40-54	Highschool
MVG02	38	RUSTIC HOMESTEADERS	9,802,247	9.16	529	8.79	96 Lower	Families	Rural	45, 55-64	Highschool
MVG01	01	UPPER CRUST	3,242,703	3.03	418	6.94	229 Elite	Families	Suburban	45-59	College
MVG01	04	MID-LIFE SUCCESS	3,937,133	3.68	341	5.66	154 Affluent	Couples/Families	Suburban	40-54	College
MVG03	25	BEDROCK AMERICA	4,758,674	4.45	270	4.49	101 Lower	Families	Rural	50-69	Some Highschool
MVG02	18	WHITE PICKET FENCE	5,135,582	4.80	250	4.15	87 Middle	Families	Suburban	25-34	Highschool
MVG02	11	FAMILY TIES	3,281,492	3.07	211	3.50	114 Upper Middle	Family	Suburban	35-54	College
MVG01	05	PROSPEROUS METRO MIX	2,479,747	2.32	208	3.46	149 Upper Middle	Families	Suburban/Urban	30-44	College
MVG04	15	GREAT BEGINNINGS	5,312,280	4.96	204	3.39	68 Middle	Singles/Couples	Urban/Suburban	22-34	HS/College
MVG02	23	SETTLED IN	3,825,255	3.57	199	3.31	92 Middle	Families/Couples	Suburban	55, 60-69	HS/Some College
MVG02	17	STARS AND STRIPES	2,125,359	1.99	167	2.77	140 Low/Middle	Families	Urban	25-34	Highschool
MVG04	08	MOVERS AND SHAKERS	3,082,048	2.88	165	2.74	95 Upper Middle	Singles/Couples	Suburban/Urban	35-49	College
MVG02	35	BUY AMERICAN	3,470,984	3.24	162	2.69	83 Lower	Families	Suburban/Rural	50+	Highschool
MVG01	06	GOOD FAMILY LIFE	1,438,291	1.34	154	2.56	190 Affluent	Families	Rural	35-49	College
MVG01	03	ESTABLISHED WEALTH	1,533,162	1.43	136	2.26	158 Affluent	Families/Couples	Suburban	40-54	College
MVG08	24	CITY TIES	2,112,350	1.97	130	2.16	109 Middle/Low	Families	Urban	50-59	Highschool
MVG03	28	BUILDING A FAMILY	2,851,692	2.66	128	2.13	80 Lower	Families	Rural	18-29, 55+	Some Highschool
MVG04	40	TRYING METRO TIMES	3,660,451	3.42	104	1.73	51 Lower	Singles w/Children, Seniors	Urban/Suburban	21-29, 70+	Highschool
MVG08	46	DIFFICULT TIMES	2,464,487	2.30	102	1.69	74 Poor	Single Families	Urban	18-24	Some Highschool
MVG08	42	TRYING RURAL TIMES	1,542,474	1.44	100	1.66	115 Lower	Young Families/Seniors	Rural	18-20, 55-84	Some Highschool
MVG04	12	A GOOD STEP FORWARD	3,147,454	2.94	85	1.41	48 Upper Middle/Middle	Singles	Urban	22-34	HS/College
MVG06	20	SECURE ADULTS	2,791,346	2.61	83	1.38	53 Middle/Low	Singles/Couples	Suburban	55+	<HS
MVG11	50	UNCLASSIFIED	51,766	0.05	73	1.21	2507				
MVG04	34	BOOKS AND NEW RECRUI	359,110	0.34	67	1.11	332 Middle	Singles/Couples	Urban/Suburban	18-24	HS/College
MVG04	39	ON THEIR OWN	1,851,344	1.73	63	1.05	60 Low/Middle	Couples/Seniors	Urban/Suburban	18-29, 60+	HS/College
MVG09	47	UNIVERSITY USA	365,198	0.34	63	1.05	307 Lower	Singles	Urban	18-24	Some College
MVG02	22	TRADITIONAL TIMES	2,126,091	1.99	59	0.98	49 Middle/Low	Singles/Couples	Suburban	50-74	HS/Some College
MVG09	45	STRUGGLING METRO MIX	1,851,191	1.73	57	0.95	55 Lower	Young Singles	Urban	18-29	Some Highschool
MVG04	32	METRO SINGLES	2,546,215	2.38	52	0.86	36 Middle/Lower	Singles/Couples	Urban	25-34	HS/Some College
MVG08	41	CLOSE-KNIT FAMILIES	1,755,287	1.64	50	0.83	51 Lower	Young Families	Urban	18-29	Some Highschool
MVG05	29	ESTABLISHING ROOTS	975,131	0.91	41	0.68	75 Lower	Families	Rural	18-64	Some Highschool
MVG01	02	LAP OF LUXURY	432,804	0.40	40	0.66	164 Wealthy	Families	Suburban	35-49	College
MVG01	14	MIDDLE YEARS	647,714	0.61	33	0.55	91 Affluent	Couples	Suburban	45-59	College
MVG09	36	METRO MIX	1,661,414	1.55	31	0.51	33 Middle	Singles	Urban	24-34	HS/Some College
MVG06	07	COMFORTABLE TIMES	598,540	0.56	25	0.42	74 Upper Middle	Families/Couples	Suburban	45-69	College
MVG08	43	MANUFACTURING USA	533,300	0.50	16	0.27	53 Lower	Young Families/Seniors	Urban/Suburban	18-20, 65+	Some Highschool
MVG10	49	ANOMALIES	231,194	0.22	15	0.25	115				
MVG09	48	URBAN SINGLES	903,866	0.84	14	0.23	28 Lower	Singles, Seniors	Urban	18-29, 65+	Highschool
MVG06	30	DOMESTIC DUOS	800,697	0.75	12	0.20	27 Middle/Lower Retirement	Older Couples	Suburban	60-84	HS/Some College
MVG07	26	THE MATURE YEARS	134,059	0.13	10	0.17	133 Lower	Singles/Couples	Suburban/Some Rural	55, 70+	Some Highschool
MVG06	31	COUNTRY CLASSICS	541,591	0.51	9	0.15	30 Lower	Older Couples	Rural	50+	Highschool
MVG03	09	BUILDING A HOME LIFE	114,138	0.11	8	0.13	125 Upper Middle	Families	Suburban/Rural	40-49	College
MVG09	37	URBAN UP AND COMERS	582,458	0.54	8	0.13	24 Upper/Middle	Singles	Urban	18-39	College
MVG09	13	SUCCESSFUL SINGLES	738,355	0.69	7	0.12	17 Upper Middle	Singles	Urban	25-44	College
MVG07	33	LIVING OFF THE LAND	129,550	0.12	7	0.12	96 Lower	Couples/Families	Rural/Farming	45+	HS/Some College
MVG05	27	MIDDLE OF THE ROAD	318,490	0.30	6	0.10	33 Lower	Families	Rural	18-49	Some Highschool
MVG08	44	HARD YEARS	96,474	0.09	5	0.08	92 Lower	Young Adults/Seniors	Urban	18-24, 75+	Some Highschool
MVG03	19	YOUNG AND CAREFREE	80,093	0.07	4	0.07	89 Middle	Singles/Couples	Urban	21-24	College
MVG06	21	AMERICAN CLASSICS	480,646	0.45	1	0.02	4 Low/Retirement	Singles/Couples	Suburban/Rural	60-75+	Highschool
Total			107,023,917	100.00	6,020	100.00	100				

Game Plan Grid (Index vs %Comp)

ROTC (Index)

ROTC (% Comp)

0   5   10   15

0   100   200   300   400

50
34
47
2
26
9
49
28
14
7 29
43
27
48
13
21
6
3
17
42
24
8
35
46
28
39
45
22
32
36
5
11
23
15
40
29
4
1
16
10
38
25
18

MicroVision Profile Bar Chart

■ USMA

Axis labels: 0, 100, 200, 300, 400

Category
Upper Crust
Lap of Luxury
Established Wealth
Mid-Life Success
Prosperous Metro Mix
Good Family Life
Comfortable Times
Movers and Shakers
Building a Home Life
Home Sweet Home
Family Ties
A Good Step Forward
Successful Singles
Middle Years
Great Beginnings
Country Home Families
Stars and Stripes
White Picket Fence
Young and Carefree
Secure Adults
American Classics
Traditional Times
Settled In
City Ties
Bedrock America
The Mature Years
Middle Of The Road
Building a Family
Establishing Roots
Domestic Duos
Country Classics
Metro Singles
Living Off The Land
Books and New Recruits
Buy American
Metro Mix
Urban Up And Comers
Rustic Homesteaders
On Their Own
Trying Metro Times
Close-Knit Families
Trying Rural Times
Manufacturing USA
Hard Years
Struggling Metro Mix
Difficult Times
University USA
Urban Singles
Anomalies
Unclassified

Segment 50 has been truncated

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MicroVision Profile Report

Profile: USMA
Base: Total MicroVision HHs
Ranked By: MicroVision 50 Cluster
No segments have been omitted.

MicroVision 50 Cluster Group	MicroVision 50 Cluster	MicroVision 50 Cluster Nickname	Total MicroVision HHs Count	%Comp	USMA Count	%Comp	% Pen	Index
MVG01	01	Upper Crust	3,242,703	3.03	132	11.52	0.0	380
MVG01	02	Lap of Luxury	432,804	0.40	10	0.87	0.0	216
MVG01	03	Established Wealth	1,533,162	1.43	39	3.40	0.0	238
MVG01	04	Mid-Life Success	3,937,133	3.68	119	10.38	0.0	282
MVG01	05	Prosperous Metro Mix	2,479,747	2.32	51	4.45	0.0	192
MVG01	06	Good Family Life	1,438,291	1.34	28	2.44	0.0	182
MVG06	07	Comfortable Times	598,540	0.56	5	0.44	0.0	78
MVG04	08	Movers and Shakers	3,082,048	2.88	35	3.05	0.0	106
MVG03	09	Building a Home Life	114,138	0.11	0	0.00	0.0	0
MVG02	10	Home Sweet Home	7,358,609	6.88	137	11.95	0.0	174
MVG02	11	Family Ties	3,281,492	3.07	37	3.23	0.0	105
MVG04	12	A Good Step Forward	3,147,454	2.94	10	0.87	0.0	30
MVG09	13	Successful Singles	738,355	0.69	1	0.09	0.0	13
MVG01	14	Middle Years	647,714	0.61	12	1.05	0.0	173
MVG04	15	Great Beginnings	5,312,280	4.96	26	2.27	0.0	·46
MVG02	16	Country Home Families	6,763,381	6.32	95	8.29	0.0	131
MVG02	17	Stars and Stripes	2,125,359	1.99	23	2.01	0.0	101
MVG02	18	White Picket Fence	5,135,582	4.80	42	3.66	0.0	76
MVG03	19	Young and Carefree	80,093	0.07	0	0.00	0.0	0
MVG06	20	Secure Adults	2,791,346	2.61	8	0.70	0.0	27
MVG06	21	American Classics	480,646	0.45	0	0.00	0.0	0
MVG02	22	Traditional Times	2,126,091	1.99	15	1.31	0.0	66
MVG02	23	Settled In	3,825,255	3.57	50	4.36	0.0	122
MVG08	24	City Ties	2,112,350	1.97	9	0.79	0.0	40
MVG03	25	Bedrock America	4,758,674	4.45	32	2.79	0.0	63
MVG07	26	The Mature Years	134,059	0.13	0	0.00	0.0	0
MVG05	27	Middle Of The Road	318,490	0.30	2	0.17	0.0	59
MVG03	28	Building a Family	2,851,692	2.66	12	1.05	0.0	39
MVG05	29	Establishing Roots	975,131	0.91	5	0.44	0.0	48
MVG06	30	Domestic Duos	800,697	0.75	3	0.26	0.0	35
MVG06	31	Country Classics	541,591	0.51	1	0.09	0.0	17
MVG04	32	Metro Singles	2,546,215	2.38	11	0.96	0.0	40
MVG07	33	Living Off The Land	129,550	0.12	1	0.09	0.0	72
MVG04	34	Books and New Recruits	359,110	0.34	13	1.13	0.0	338
MVG02	35	Buy American	3,470,984	3.24	29	2.53	0.0	78
MVG09	36	Metro Mix	1,661,414	1.55	5	0.44	0.0	28
MVG09	37	Urban Up And Comers	582,458	0.54	0	0.00	0.0	0
MVG02	38	Rustic Homesteaders	9,802,247	9.16	77	6.72	0.0	73
MVG04	39	On Their Own	1,851,344	1.73	8	0.70	0.0	40
MVG04	40	Trying Metro Times	3,660,451	3.42	8	0.70	0.0	20
MVG08	41	Close-Knit Families	1,755,287	1.64	5	0.44	0.0	27
MVG08	42	Trying Rural Times	1,542,474	1.44	14	1.22	0.0	85
MVG08	43	Manufacturing USA	533,300	0.50	3	0.26	0.0	53
MVG08	44	Hard Years	96,474	0.09	0	0.00	0.0	0
MVG09	45	Struggling Metro Mix	1,851,191	1.73	4	0.35	0.0	20
MVG08	46	Difficult Times	2,464,487	2.30	5	0.44	0.0	19
MVG09	47	University USA	365,198	0.34	2	0.17	0.0	51
MVG09	48	Urban Singles	903,866	0.84	1	0.09	0.0	10
MVG10	49	Anomalies	231,194	0.22	1	0.09	0.0	40
MVG11	50	Unclassified	51,766	0.05	20	1.75	0.0	3608
			107,023,917	100.00	1,146	100.00	0.0	100
Total			107,023,917	100.00	1,146	100.00	0.0	100

MicroVision Profile Report

Profile: USMA
Base: Total MicroVision HHs
Ranked By: USMA (Index)
No segments have been omitted.

MicroVision 50 Cluster Group	MicroVision 50 Cluster	MicroVision 50 Cluster Nickname	Total MicroVision HHs Count	%Comp	USMA Count	%Comp	% Pen	Index
MVG11	50	Unclassified	51,766	0.05	20	1.75	0.0	3608
MVG01	01	Upper Crust	3,242,703	3.03	132	11.52	0.0	380
MVG04	34	Books and New Recruits	359,110	0.34	13	1.13	0.0	338
MVG01	04	Mid-Life Success	3,937,133	3.68	119	10.38	0.0	282
MVG01	03	Established Wealth	1,533,162	1.43	39	3.40	0.0	238
MVG01	02	Lap of Luxury	432,804	0.40	10	0.87	0.0	216
MVG01	05	Prosperous Metro Mix	2,479,747	2.32	51	4.45	0.0	192
MVG01	06	Good Family Life	1,438,291	1.34	28	2.44	0.0	182
MVG02	10	Home Sweet Home	7,358,609	6.88	137	11.95	0.0	174
Quintile 1			20,833,325	19.47	549	47.91	0.0	246
MVG01	14	Middle Years	647,714	0.61	12	1.05	0.0	173
MVG02	16	Country Home Families	6,763,381	6.32	95	8.29	0.0	131
MVG02	23	Settled In	3,825,255	3.57	50	4.36	0.0	122
MVG04	08	Movers and Shakers	3,082,048	2.88	35	3.05	0.0	106
MVG02	11	Family Ties	3,281,492	3.07	37	3.23	0.0	105
MVG02	17	Stars and Stripes	2,125,359	1.99	23	2.01	0.0	101
MVG08	42	Trying Rural Times	1,542,474	1.44	14	1.22	0.0	85
Quintile 2			21,267,723	19.87	266	23.21	0.0	117
MVG02	35	Buy American	3,470,984	3.24	29	2.53	0.0	78
MVG06	07	Comfortable Times	598,540	0.56	5	0.44	0.0	78
MVG02	18	White Picket Fence	5,135,582	4.80	42	3.66	0.0	76
MVG02	38	Rustic Homesteaders	9,802,247	9.16	77	6.72	0.0	73
MVG07	33	Living Off The Land	129,550	0.12	1	0.09	0.0	72
MVG02	22	Traditional Times	2,126,091	1.99	15	1.31	0.0	66
Quintile 3			21,262,994	19.87	169	14.75	0.0	74
MVG03	25	Bedrock America	4,758,674	4.45	32	2.79	0.0	63
MVG05	27	Middle Of The Road	318,490	0.30	2	0.17	0.0	59
MVG08	43	Manufacturing USA	533,300	0.50	3	0.26	0.0	53
MVG09	47	University USA	365,198	0.34	2	0.17	0.0	51
MVG05	29	Establishing Roots	975,131	0.91	5	0.44	0.0	48
MVG04	15	Great Beginnings	5,312,280	4.96	26	2.27	0.0	46
MVG10	49	Anomalies	231,194	0.22	1	0.09	0.0	40
MVG04	39	On Their Own	1,851,344	1.73	8	0.70	0.0	40
MVG04	32	Metro Singles	2,546,215	2.38	11	0.96	0.0	40
MVG08	24	City Ties	2,112,350	1.97	9	0.79	0.0	40
MVG03	28	Building a Family	2,851,692	2.66	12	1.05	0.0	39
Quintile 4			21,855,868	20.42	111	9.69	0.0	47
MVG06	30	Domestic Duos	800,697	0.75	3	0.26	0.0	35
MVG04	12	A Good Step Forward	3,147,454	2.94	10	0.87	0.0	30
MVG09	36	Metro Mix	1,661,414	1.55	5	0.44	0.0	28
MVG06	20	Secure Adults	2,791,346	2.61	8	0.70	0.0	27
MVG08	41	Close-Knit Families	1,755,287	1.64	5	0.44	0.0	27
MVG04	40	Trying Metro Times	3,660,451	3.42	8	0.70	0.0	20
MVG09	45	Struggling Metro Mix	1,851,191	1.73	4	0.35	0.0	20
MVG08	46	Difficult Times	2,464,487	2.30	5	0.44	0.0	19
MVG06	31	Country Classics	541,591	0.51	1	0.09	0.0	17
MVG09	13	Successful Singles	738,355	0.69	1	0.09	0.0	13
MVG09	48	Urban Singles	903,866	0.84	1	0.09	0.0	10
MVG03	09	Building a Home Life	114,138	0.11	0	0.00	0.0	0
MVG03	19	Young and Carefree	80,093	0.07	0	0.00	0.0	0
MVG06	21	American Classics	480,646	0.45	0	0.00	0.0	0
MVG07	26	The Mature Years	134,059	0.13	0	0.00	0.0	0
MVG09	37	Urban Up And Comers	582,458	0.54	0	0.00	0.0	0
MVG08	44	Hard Years	96,474	0.09	0	0.00	0.0	0
Quintile 5			21,804,007	20.37	51	4.45	0.0	22
Total			107,023,917	100.00	1,146	100.00	0.0	100

MicroVision Target Finder Report
Ranked by MicroVision Segment

Group	MV Segment	Segment Nickname	Total MicroVision HHs Count	%Comp	USMA Count	%Comp	Index	Income Level (SER)	Segment Type	HH Composition	Adult Age	Education
MVG02	10	HOME SWEET HOME	7,358,609	6.88	137	11.95	174	Upper Middle	Suburban	Couples	50-69	HS/Some College
MVG01	01	UPPER CRUST	3,242,703	3.03	132	11.52	380	Elite	Suburban	Families	45-59	College
MVG01	04	MID-LIFE SUCCESS	3,937,133	3.68	119	10.38	282	Affluent	Suburban	Couples/Families	40-54	College
MVG02	16	COUNTRY HOME FAMILIES	6,763,381	6.32	95	8.29	131	Middle	Rural	Families	40-54	Highschool
MVG02	38	RUSTIC HOMESTEADERS	9,802,247	9.16	77	6.72	73	Lower	Rural	Families	45, 55-64	Highschool
MVG01	05	PROSPEROUS METRO MIX	2,479,747	2.32	51	4.45	192	Upper Middle	Suburban/Urban	Families	30-44	College
MVG02	23	SETTLED IN	3,825,255	3.57	50	4.36	122	Middle	Suburban	Families/Couples	55, 60-69	HS/Some College
MVG02	18	WHITE PICKET FENCE	5,135,582	4.80	42	3.66	76	Middle	Suburban	Families	25-34	Highschool
MVG01	03	ESTABLISHED WEALTH	1,533,162	1.43	39	3.40	238	Affluent	Suburban	Families/Couples	40-54	College
MVG02	11	FAMILY TIES	3,281,492	3.07	37	3.23	105	Upper Middle	Suburban	Family	35-54	College
MVG04	08	MOVERS AND SHAKERS	3,082,048	2.88	35	3.05	106	Upper Middle	Suburban/Urban	Singles/Couples	35-49	College
MVG03	25	BEDROCK AMERICA	4,758,674	4.45	32	2.79	63	Lower	Rural	Families	50-69	Some Highschool
MVG02	35	BUY AMERICAN	3,470,984	3.24	29	2.53	78	Lower	Suburban/Rural	Families	50+	Highschool
MVG01	06	GOOD FAMILY LIFE	1,438,291	1.34	28	2.44	182	Affluent	Rural	Families	35-49	College
MVG04	15	GREAT BEGINNINGS	5,312,280	4.96	26	2.27	46	Middle	Urban/Suburban	Singles/Couples	22-34	HS/College
MVG02	17	STARS AND STRIPES	2,125,359	1.99	23	2.01	101	Low/Middle	Urban	Families	25-34	Highschool
MVG11	50	UNCLASSIFIED	51,766	0.05	20	1.75	3608					
MVG02	22	TRADITIONAL TIMES	2,126,091	1.99	15	1.31	66	Middle/Low	Suburban	Singles/Couples	50-74	HS/Some College
MVG08	42	TRYING RURAL TIMES	1,542,474	1.44	14	1.22	85	Lower	Rural	Young Families/Seniors	18-20, 55-84	Some Highschool
MVG04	34	BOOKS AND NEW RECRUI	359,110	0.34	13	1.13	338	Middle	Urban/Suburban	Singles/Couples	18-24	HS/College
MVG01	14	MIDDLE YEARS	647,714	0.61	12	1.05	173	Affluent	Suburban	Couples	45-59	College
MVG03	28	BUILDING A FAMILY	2,851,692	2.66	12	1.05	39	Lower	Rural	Families	18-29, 55+	Some Highschool
MVG04	32	METRO SINGLES	2,546,215	2.38	11	0.96	40	Middle/Lower	Urban	Singles/Couples	25-34	HS/Some College
MVG01	02	LAP OF LUXURY	432,804	0.40	10	0.87	216	Wealthy	Suburban	Families	35-49	College
MVG04	12	A GOOD STEP FORWARD	3,147,454	2.94	10	0.87	30	Upper Middle/Middle	Urban	Singles	22-34	HS/College
MVG08	24	CITY TIES	2,112,350	1.97	9	0.79	40	Middle/Low	Urban	Families	50-59	Highschool
MVG06	20	SECURE ADULTS	2,791,346	2.61	8	0.70	27	Middle/Low	Suburban	Singles/Couples	55+	< HS
MVG04	39	ON THEIR OWN	1,851,344	1.73	8	0.70	40	Low/Middle	Urban/Suburban	Couples/Seniors	18-29, 60+	HS/College
MVG04	40	TRYING METRO TIMES	3,660,451	3.42	8	0.70	20	Lower	Urban/Suburban	Singles w/Children, Seniors	21-29, 70+	Highschool
MVG06	07	COMFORTABLE TIMES	598,540	0.56	5	0.44	78	Upper Middle	Suburban	Families/Couples	45-69	College
MVG06	29	ESTABLISHING ROOTS	975,131	0.91	5	0.44	48	Lower	Rural	Families	18-64	Some Highschool
MVG09	36	METRO MIX	1,661,414	1.55	5	0.44	28	Middle	Urban	Singles	24-34	HS/Some College
MVG08	41	CLOSE-KNIT FAMILIES	1,755,287	1.64	5	0.44	27	Lower	Urban	Young Families	18-29	Some Highschool
MVG08	46	DIFFICULT TIMES	2,464,487	2.30	5	0.44	19	Poor	Urban	Single Families	18-24	Some Highschool
MVG09	45	STRUGGLING METRO MIX	1,851,191	1.73	4	0.35	20	Lower	Urban	Young Singles	18-29	Some Highschool
MVG06	30	DOMESTIC DUOS	800,697	0.75	3	0.26	35	Middle/Lower Retirement	Suburban	Older Couples	60-84	HS/Some College
MVG08	43	MANUFACTURING USA	533,300	0.50	3	0.26	53	Lower	Urban/Suburban	Young Families/Seniors	18-20, 65+	Some Highschool
MVG05	27	MIDDLE OF THE ROAD	318,490	0.30	2	0.17	59	Lower	Rural	Families	18-49	Some Highschool
MVG05	47	UNIVERSITY USA	365,198	0.34	2	0.17	51	Lower	Urban	Singles	18-24	Some College
MVG09	13	SUCCESSFUL SINGLES	738,355	0.69	1	0.09	13	Upper Middle	Urban	Singles	25-44	College
MVG06	31	COUNTRY CLASSICS	541,591	0.51	1	0.09	17	Lower	Rural	Older Couples	50+	Highschool
MVG07	33	LIVING OFF THE LAND	129,550	0.12	1	0.09	72	Lower	Rural/Farming	Couples/Families	45+	HS/Some College
MVG09	48	URBAN SINGLES	903,866	0.84	1	0.09	10	Lower	Urban	Singles, Seniors	18-29, 65+	Highschool
MVG10	49	ANOMALIES	231,194	0.22	1	0.09	40					
MVG03	09	BUILDING A HOME LIFE	114,138	0.11	0	0.00	0	Upper Middle	Suburban/Rural	Families	40-49	College
MVG03	19	YOUNG AND CAREFREE	80,093	0.07	0	0.00	0	Middle	Urban	Singles/Couples	21-24	College
MVG06	21	AMERICAN CLASSICS	480,646	0.45	0	0.00	0	Low/Retirement	Suburban/Rural	Singles/Couples	60-75+	Highschool
MVG07	26	THE MATURE YEARS	134,059	0.13	0	0.00	0	Lower	Suburban/Some Rural	Singles/Couples	55, 70+	Some Highschool
MVG09	37	URBAN UP AND COMERS	582,458	0.54	0	0.00	0	Upper/Middle	Urban	Singles	18-39	College
MVG08	44	HARD YEARS	96,474	0.09	0	0.00	0	Lower	Urban	Young Adults/Seniors	18-24, 75+	Some Highschool
Total			107,023,917	100.00	1,146	100.00	100					

Game Plan Grid (Index vs %Comp)

Segment 50 has been truncated

USMA (% Comp)

USMA (Index)

400

300

200

100

0

15

10

5

0

1

10

4

16

38

50

34

3

5

23

6

18

811

35

25

15

2

14

17

42

22

7

33

27

29

49

30

0
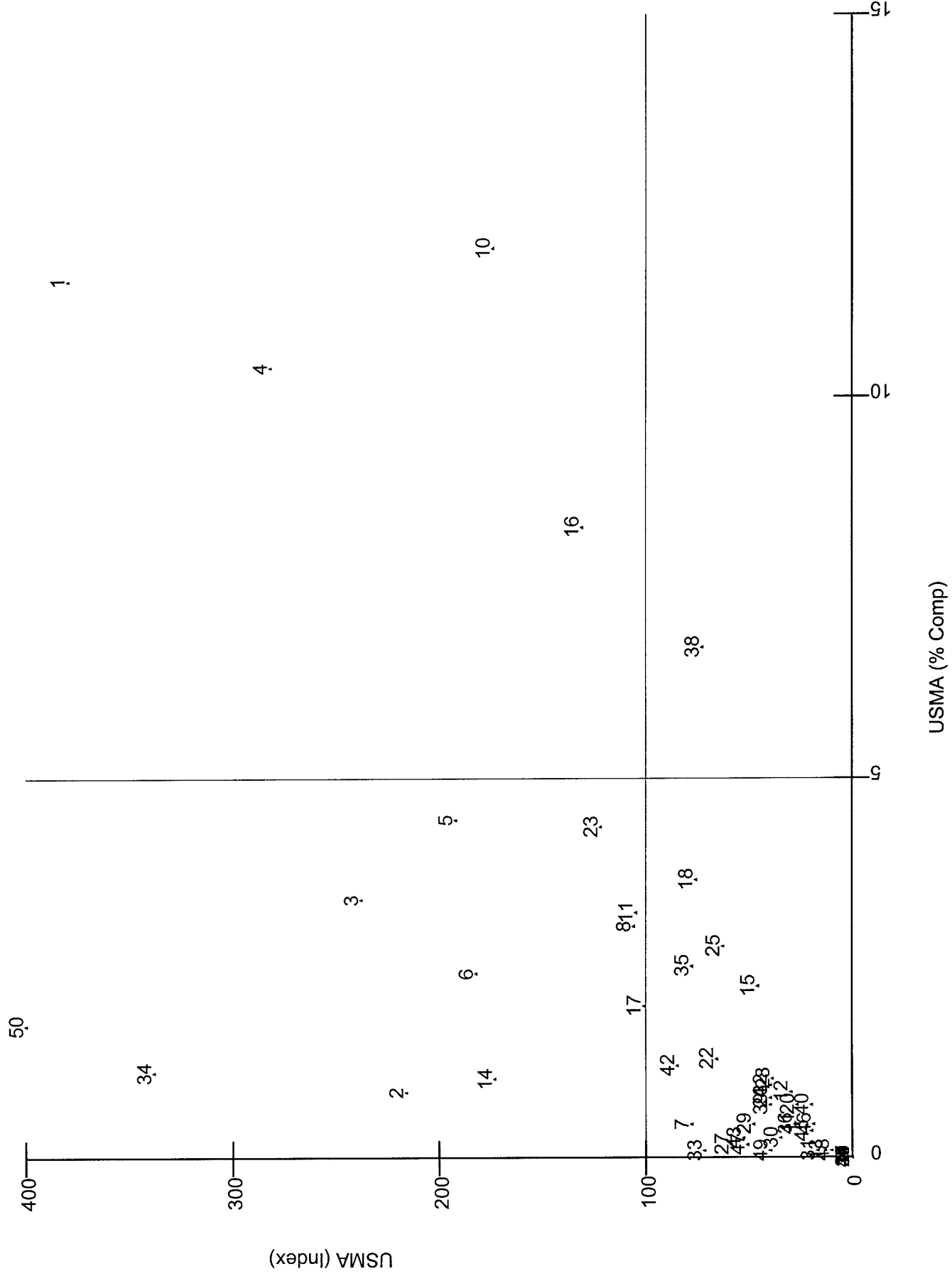
USAREC MicroVision Analysis
POPULATION DESCRIPTIONS

The Non-Prior Service, Regular Army population (NPS-RA) consists of those young men and women who signed a contract in FY2002 to serve as an enlisted soldier in the Regular Army. The data for this population is from the U.S. Army Recruiting Command (USAREC) Data Warehouse Regular Army Analyst Model. Those applicants with prior military service in any branch of the armed forces are excluded from this analysis, as are applicants for Warrant Officer Flight Training (WOFT) and Officer Candidate School (OCS). The population does include those applicants who signed a contract, but for whatever reason did not meet the obligation to ship to basic training, i.e. applicants who became Delayed Entry Program losses are included in this population.

The Non-Prior Service, U.S. Army Reserve population (NPS-USAR) consists of those young men and women who signed a contract in FY2002 through the U.S. Army Recruiting Command to serve as an enlisted soldier in the Army Reserve. The data for this population is from the USAREC Data Warehouse U.S. Army Reserve Analyst Model. Those applicants with prior military service in any branch of the armed forces are excluded from this analysis, as are applicants for Warrant Officer Flight Training (WOFT) and Officer Candidate School (OCS). The population does include those applicants who signed a contract, but for whatever reason did not meet their obligation.

The Senior Reserve Officer Training Corps (ROTC) population consists of cadets who contracted between 1 Oct 01 to 30 Sept 02. The data for this population is from the Cadet Command Information Management System. When an ROTC cadet contracts, he or she signs paperwork committing to completing the ROTC coursework and seeking a commission. By doing so a cadet becomes eligible for a stipend. Non-scholarship cadets must be enrolled in the ROTC program Advanced Course when they contract. Cadets must contract when they accept a two-, three-, or four-year scholarship.

The U.S. Military Academy population (USMA) consists of cadets accepted into the class of 2005. The data source is the USMA Enterprise Academic Management System. The population does not include those cadets entering West Point from the U.S. Military Academy Prep School nor does it include those from the New Mexico Military Academy. It also excludes foreign cadets, and those cadets with an APO home of record address.

Below is how four groups of Army personnel compare to each other:

Of the four types of personnel, Regular Army (RA) and Army Reserves (USAR) are most similar to one another, while The Reserve Officer Training Corps (ROTC) and The Military Academy (USMA) are also both most similar to one another. The relative correlations of each group of personnel to the other is shown in the table below:

RA		USAR		ROTC		USMA
0.79				0.71		
		0.59				
	0.35					
				0.08		
		-0.02				

The Military Academy is the least similar to both the Army reserves and Regular Army, while the ROTC is somewhat similar to both of these groups of personnel.

In terms of demographics in which the four types of personnel are similar, they are all very likely to have attended some college and be between the ages of 18 and 29. Single male households dominate all four personnel types, but there are married households present as well. These households are more likely than average to have children present in the household, particularly young children under the age of six.

In terms of MicroVision Segments, the segment in which all four personnel groups rank high (Index over 125) is Segment 34 Books and New Recruits. In addition, all rank above average (only USMA with an index of 101 is below 140) for Segment 17 Stars and Stripes. And finally, all have an index above 119 for Segment 5, Prosperous Metro Mix.

In terms of leisure and recreational activities, all four personnel groups have higher than average propensities to go bowling, fishing, hunting, and camping. In addition, they all enjoy playing baseball, visiting theme parks, and are more likely than average to eat fast food and barbeque. In addition, all four are more likely than average to purchase items at Circuit City and Best Buy, and, although to a lesser extent, Target.

In terms of media usage, all enjoy reading Car and Driver, Popular Mechanics and Sports Illustrated. They tend to listen to the radio most during early morning and evening drive times, and, to varying degrees, will be listening to Adult Contemporary or Progressive Rock stations. On TV they wall watch Home Improvement, The Drew Carey Show, professional basketball, The Grammy Awards, and Charlie Brown and Winnie the Pooh Specials. In addition, all groups have in common a lack of interest in viewing the nightly news. In terms of cable television, these households are less likely than average to subscribe to cable, or even have it available in their neighborhood. When on the Internet, NPS-RA and NPS-USAR are both more likely to visit Army.mil and NPDOR.com. ROTC and USMA both like to visit Yahoo.com and Excite.com. Discovery.com as well as eGreetings and MTV.com showed moderate correlations to all 4 groups.

NPS-RA

	4.45	5.91	133
Bedrock America	4.45	5.91	133
White Picket Fence	4.80	6.12	128
Rustic Homesteaders	9.16	11.17	122
Country Home Families	6.32	7.28	115

NPS-RA predominately consist of single-parent homes with 5-7 persons per unit. They tend to have high school and elementary school educations with blue-collar occupations, specifically working as laborers or in transportation and moving.

Of all of the four personnel groups, NPS-RA is the most likely to go fishing, hunting, and on over four camping trips a year. Also, like the NPS-USAR, they are more likely than average to visit a Six Flags Amusement Park, and order home-delivered meals. Both NPS-RA and NPS-USAR are also more likely than average to shop at Wal-Mart, but only NPS-RA is also likely to shop at K-Mart. While most households in this group do not own PC's and have no plans to purchase, those that do are relatively new to having Internet access. They spend less than 5 hours per week on their PC, and enjoy using it to play video games.

NPS-RA is the personnel group that listens to the most radio, particularly Urban Contemporary formats. They are also the most likely to read Field and Stream, National Enquirer, and TV Guide. Along with USAR, they are also more likely than average to read Women's Magazines, Automotive Magazines, and Ebony. They are also the most likely to watch Real TV, World's Funniest Home Videos, and Real Stories from The Highway Patrol. And when surfing the Internet, they will often visit Army.mil and Gamesville.com.

NPS-RA are also...

Eat at Pizza Hut	Eat at IHOP
Eat at KFC	Eat at Boston Market
Purchase Dog Food	Weight Lift, Last Year
Have Internet Access < 1 year	Shop at Home Depot
Spend 10 hrs per week playing home video games	Shop at Radio Shack
Watch King of the Hill	Watch Today Show
Watch Jerry Springer	Watch TV Weekday 8p-11p: .5-1hr
Watch TV Weekday 1p-4p: 2.5-3 hrs	Attend Movies
Listen to Weekday Radio 10a-3p	Listen to Modern Rock
Buy Country Music	Listen to All Sports Radio

NPS-USAR

Core MV Segments	Base Households %Comp	USAR %Comp	Index
Bedrock America	4.45	5.40	122
White Picket Fence	4.80	6.00	125
Rustic Homesteaders	9.16	9.53	104
Country Home Families	6.32	7.26	115

NPS-USAR predominately consist of single-parent homes with 5-7 persons per unit. Individuals ages 18-24 are most likely found in the household. They are likely to have occupations as laborers or in protective services.

Of all of the four personnel groups, NPS-USAR is the most likely to visit a Six Flags Amusement Park. They have moderate correlations with outdoor activities such as fishing, hunting, and camping. They attend movies 2-3 times per month. Like NPS-RA, they shop at Wal-Mart. Also, like ROTC and USMA, they shop at Best Buy. Although they have only had Internet access for less than 1 year, they use it for a variety of purposes. They watch live events on their PC, as well as movies and videos. They also play games on their home PC.

NPS-USAR listens to Urban Contemporary and Contemporary Hits radio formats. They are also the most likely to read Music Magazines and Sports Magazines. Along with NPS-RA, they are also more likely than average to read Women's Magazines, Jet, and Ebony. They also read Sports Illustrated, similarly to ROTC. They are also the most likely to watch King of the Hill, The Simpsons, and Billboard Music Awards. When surfing the Internet, they will often visit Army.mil, and MP3.com.

NPS-USAR are also...

More Likely to...	Less Likely to...
Eat at Pizza Hut	Eat at Friendly's
Eat at Taco Bell	Eat at Cracker Barrell
Go Bowling	Walk for Exercise
Rent 5+ videos per month	Shop at Sears
Spend 10hrs per week playing home video games	Shop at Macy's
Watch Cops	Watch Weekend Evening News
Watch MTV Music Videos	Watch Orange Bowl Parade
Watch Saturday Night Live	Read Time Magazine
Listen to Album Oriented Progressive Rock	Listen to All Sports Radio
Read the TV Guide	Listen to Weekend Radio 6-10a

ROTC

	NoRak Households %Comp	ROTC %Comp	Index
Home Sweet Home	6.88	9.17	133
Country Home Families	6.32	9.07	144
Upper Crust	3.03	6.94	229
Mid-Life Success	3.68	5.66	154

ROTC predominately consist of homes with 3-4 persons per unit, which are married households with 2 or 3 vehicles. This group tends to have either completed their Associates Degree, or to have at least completed some college. Members of the ROTC group are also the most likely to have technical, sales, and professional occupations.

Of all of the four personnel groups, ROTC is the most likely to have been backpacking or hiking in the last year, and to have done some weightlifting. Also, like the USMA, they are more likely than average to have barbequed in the last year and to have entertained at home. The ROTC group is also much more likely than average to shop at Best Buy.

ROTC, along with the USMA group, listens to the radio mostly between the times of 3:00-7:00pm, particularly Progressive Rock formats. They are also the most likely to read Computer Magazines and Sports Magazines, along with Rolling Stone and US News & World Report. Similarly to USMA, they are also more likely than average to read Consumer Reports and Golf Digest. They are likely to watch the NBC TV lineup of Friends, ER, Frasier, and Just Shoot Me. The ROTC group also uses their PCs to scan pictures, for educational purposes, and for desktop publishing. When surfing the Internet, they will often visit netscape.com, usatoday.com, go.com, and weather.com.

ROTC is also...

More Likely to...	Less Likely to...
Eat at Chili's Grill & Bar	Eat at Popeye's Famous Fried Chicken
Eat at McDonald's	Eat at Long John Silver
Visit a Theme Park, Last Year	Play Bingo, Last Year
Use Their Home PC for Games	Shop at Macy's
Own a PC aged 6 months to < one year	Shop at K-Mart
Watch NFL Football	Watch Primetime Feature Films
Watch Spin City	Watch NYPD Blue
Watch Primetime TV 8p-11p: .5-1.0hr	Play the Lottery
Listen to Weekend Radio 10a-3p: .5-1.0hr	Listen to Weekend Radio 12m-6a
Listen to Classic Rock	Listen to Urban Contemporary

USMA

Core MV Segments	Base Households %Comp	USMA %Comp	Index
Home Sweet Home	6.88	11.95	174
Upper Crust	3.03	11.52	380
Mid-Life Success	3.68	10.38	282
Country Home Families	6.32	8.29	131

USMA, similarly to ROTC, predominately consist of homes with 3-4 persons per unit, which are married households with 2 vehicles. This group tends to have either completed their Associates Degree, or to have at least completed some college, with a higher likelihood than the ROTC group to have a Post Graduate Degree or a Bachelor's Degree. Members of the USMA group are also more likely to be employed in a sales, technical, or executive/management capacity.

USMA is the most likely to have been barbecuing in the last year, and to have dined out. Also, they are more likely than average to have gone swimming in the last year and to have visited the zoo. The USMA group is also very likely to shop at Eddie Bauer.

USMA, along with the ROTC group, listens to the radio mostly between the times of 3:00-7:00pm, and USMA is particularly likely to listen to All Sports Radio formats. They also read Money Magazine and Airline Magazines, along with Business/Finance Magazines and National Geographic. Similarly to ROTC, they are also likely to read Consumer Reports and Golf Digest. They watch Frasier and Sporting Events on TV – be it golf, football, or baseball. The members of the USMA group use their PCs for instant messaging services, and tend to own a laser printer. There also tends to be 3+ active computers in the household. When surfing the Internet, they will often visit pbs.org, dogpile.com, local-city.com, and yahoo.com.

USMA is also...

More Likely to...	Less Likely to...
Eat at Applebee's	Eat at Kentucky Fried Chicken
Eat at Outback Steakhouse	Eat at Hardee's
Purchase Dog Food, Last Year	Go Dancing, Last Year
Own a PC aged 1-2 Years	Shop at Montgomery Ward's
Have Internet Access at Home	Shop at Radio Shack
Watch Awards Specials	Watch TV on Saturday: 1-4:30pm
Watch Just Shoot Me	Watch CBS Evening News
Walk for Exercise	Play Basketball, Last Year
Listen to Weekday Radio 6a-10p	Listen to Weekend Radio 7p-12m
Listen to News/Talk Radio	Listen to Contemporary Hits Radio

Demographics

RA	USAR	ROTC	USMA
	Age 18-20		
Age 18-20			
	Pop Race 1990: Black		
Pop Race 1990: Nat Amer			Age 50-54
Occupation: Mach Oper	Occupation: Protect Serv	Occupation: Technical	
Age 15-17	Age 15-17	Age 15-17	Age 55-59
		Age 18-20	Age 45-49
Occupation: Prec Craft	Units/Structure: 2	Pop 1990 Suburban	
			Occupation: Sales

Leisure & Recreation

RA	USAR	ROTC	USMA
FAST FOOD		BCKPCKING/HIKING,LST YR	
PRCH DOG FOOD LST 6 MOS	PLAY BASKETBALL, LST YR		DINING OUT,LAST YR
PRCH FLEA/TICK LST YR	BOWLING, LAST YR	BOWLING, LAST YR	
FISHING, LAST YR	BILLIARDS/POOL, LAST YR		OUTDOOR GARDEN, LST YR
HUNTING, LAST YR	PLAY BASEBALL, LST YR		
		WEIGHT LIFTING, LST YR	
	FAST FOOD		VISIT DISNEYWRLD,LST YR
CAMPING 4+TRIPS LST YR	VOLLEYBALL, LAST YR	EXERCISE: OTHER 2+/WK	
	BAR/NIGHT CLUB, LST YR	VISIT THEME PARK,LST YR	PHOTOGRAPHY, LAST YR
BOWLING, LAST YR	GO DANCING, LAST YR	FAST FOOD	BOATING (POWER),LST YR

Shopping

RA	USAR	ROTC	USMA
K MART			
			HOME DEPOT
			LORD & TAYLOR

Media

RA	USAR	ROTC	USMA
RADIO QUINTILE 1			
MAGAZINE LOWER HALF	RADIO QUINTILE 2		
MAGAZINE QUINTILE 5		TV(PRIME) QUINTILE 5	
		MAGAZINE QUINTILE 3	NEWSPAPER QUINTILE 1
			NEWSPAPER UPPER HALF
			MAGAZINE UPPER HALF

Magazines

RA	USAR	ROTC	USMA
FISHING/HUNTING			
	MUSIC MAGAZINES	COMPUTER MAGAZINES	MONEY
	PLAYBOY		
		SPORTS MAGAZINES	AIRLINE MAGAZINES
NATIONAL ENQUIRER			HOUSE BEAUTIFUL
TV GUIDE	COSMOPOLITAN	PC WORLD	BUSINESS/FINANCE
STAR		ROLLING STONE	
FIELD & STREAM		US NEWS & WORLD REPORT	NATIONAL GEOGRAPHIC
	ROLLING STONE		NEWSWEEK

Radio (Format)

RA	USAR	ROTC	USMA
COUNTRY			ALL SPORTS
			NEWS/TALK
RELIGIOUS/GOSPEL		ADULT CONTEMPORARY	WALL ST. JOURNAL NTWK
			ADULT CONTEMPORARY
			NPR (NAT'L PUBLC RADIO)
			ALL NEWS
			CLASSICAL

Television (Primetime)

RA	USAR	ROTC	USMA
PT: WRLD'S FUNNIEST VDO	PT: KING OF THE HILL		
PT: SABRINA TEEN WITCH			
PT: REAL STOR HWY PATRO	PT: THE X-FILES		PT: ANTIQUES ROADSHOW
			PT:DATELINE WEDNESDAY
PT: AMERICA'S FUNNIEST		PT: ER	
PT: REAL TV			
	PT: PARTY OF FIVE		PT: SPIN CITY
PT: BOY MEETS WORLD	PT: SABRINA TEEN WITCH	PT: BEVERLY HILLS 90210	PT:THE DREW CAREY SHOW

Technology

RA	USAR	ROTC	USMA
		HOME PC IS FOR GAMES	ISP HOME - INSTANT MESSAGING
		HOME PC IS FOR EDUCATION	PC AGE - 1 TO 2 YRS
	MUSIC VIDEOS - PC	PC AGE - 6 MO TO < 1 YR	HAVE DIGITAL CAMERA
HH HAS NO PC AND WILL PURCH		SCHOOL ONLINE <5 HRS/WK	
ISP HOME - GROUP GAMES	ISP HOME- WEBPAGE	HOME PC IS FOR DESKTOP PUB	
HOME PC IS FOR GAMES	LIVE EVENTS - PC		HOME PC IS FOR GAMES
USED INTERNET: NOT	2 HR MOVIES/VIDEO - PC		HRS/WK PC USED: 21+
WILL PURCH DIGITAL CAMERA	ISP HOME - CHAT		
HRS/WK PC USED: < 5	HOME PC IS FOR GAMES		

Internet

RA	USAR	ROTC	USMA
	UTEXAS.EDU	EDUCATION	PBS.ORG
GAMESVILLE.COM		TOTAL INTERNET USERS	
JOBSONLINE.COM	WASHINGTON.EDU		DOGPILE.COM
MTV.COM		NETSCAPE.COM	SEARCH ENGINES/PORTALS
	UIUC.EDU	USATODAY.COM	LOCAL-CITY.COM
		GO.COM	NEWS & INFORMATION
	WISC.EDU	EXCITE.COM	AOL.COM
	MP3.COM		GOVERNMENT/NON-PROFIT
	NASA.GOV	WEATHER.COM	

Code	Segments / Variable Title	NPS-RA Index	NPS-USAR Index	ROTC Index	USMA Index
1	Upper Crust	65	79	229	380
2	Lap Of Luxury	79	78	164	216
3	Established Wealth	66	90	158	238
4	Mid-Life Success	51	53	154	282
5	Prosperous Metro Mix				
6	Good Family Life	91	110	190	182
7	Comfortable Times	40	49	74	78
8	Movers and Shakers	54	71	95	106
9	Building A Home Life	111	108	125	0
10	Home Sweet Home	90	97	133	174
11	Family Ties				
12	A Good Step Forward	48	60	48	30
13	Successful Singles	18	26	17	13
14	Middle Years	31	29	91	173
15	Great Beginnings	85	79	68	46
16	Country Home Families				
17	Stars And Stripes				
18	White Picket Fence			87	76
19	Young And Carefree			89	0
20	Secure Adults	50	45	53	27
21	American Classics	20	22	4	0
22	Traditional Times	80	70	49	66
23	Settled In	89	87	92	122
24	City Ties	138	162	109	40
25	Bedrock America	133	122	101	63
26	The Mature Years	132	85	133	0
27	Middle Of The Road	107	88	33	59
28	Building Afamily			80	39
29	Establishing Roots			75	48
30	Domestic Duos	29	15	27	35
31	Country Classics	40	23	30	17
32	Metro Singles	83	83	36	40
33	Living Off The Land	104	55	96	72
34	Books And New Recruits				
35	Buy American			83	78
36	Metro Mix	72	74	33	28
37	Urban Up And Comers	34	87	24	0
38	Rustic Homesteaders			96	73
39	On Their Own	72	67	60	40
40	Trying Metro Times			51	20
41	Close-Knit Families			51	27
42	Trying Rural times	150	140	115	85
43	Manufacturing USA	90	104	53	53
44	Hard Years			92	0
45	Struggling Metro Mix	75	85	55	20
46	Difficult Times			74	19
47	University USA	109	239	307	51
48	Urban Singles	51	48	28	10
	Total	**100**	**100**	**100**	**100**

USAREC Populations

Index (vertical axis): 0, 50, 100, 150, 200, 250, 300, 350, 400

MV Segments (horizontal axis)

Legend:
- NPS-RA Index
- NPS-USAR Index
- ROTC Index
- USMA Index

Annotations:

USMA primarily come from more affluent households with parent(s) who attend at least some college.

RA has most of its core segments in working class and poor households. Note that there are no "sharp" indices in profile. Also note that many "senior" segments are producing new recruits.

ROTC has good distribution across upper and middle class households. Military tradition vs. tuition-assistance.

USAR draw from college campuses. Are ROTC and USAR cannabilizing each other?

USAR has good distribution across middle class and lower class households.

Segment labels:
1. Upper Crust
2. Lap Of Luxury
3. Established Wealth
4. Mid-Life Success
5. Prosperous Metro Mix
6. Good Family Life
7. Comfortable Times
8. Movers and Shakers
9. Building A Home Life
10. Home Sweet Home
11. Family Ties
12. A Good Step Forward
13. Successful Singles
14. Middle Years
15. Great Beginnings
16. Country Home Families
17. Stars And Stripes
18. White Picket Fence
19. Young And Carefree
20. Secure Adults
21. American Classics
22. Traditional Times
23. Settled In
24. City Ties
25. Bedrock America
26. The Mature Years
27. Middle Of The Road
28. Building A family
29. Establishing Roots
30. Domestic Duos
31. Country Classics
32. Metro Singles
33. Living Off The Land
34. Books And New Recruits
35. Buy American
36. Metro Mix
37. Urban Up And Comers
38. Rustic Homesteaders
39. On Their Own
40. Trying Metro Times
41. Close-Knit Families
42. Trying Rural times
43. Manufacturing USA
44. Hard Years
45. Struggling Metro Mix
46. Difficult Times
47. University USA
48. Urban Singles

CLARITAS

Forming Target Groups for Universal Recruiter Programs

Target groups are a custom grouping of MicroVision segments relevant to a particular product or marketing objective. Target groups allow marketing activities to be more focused, and allow the 50-segment profile to be greatly simplified by collapsing the segments into fewer groups for use in an actionable targeting strategy.

Classifying recruits into target groups will help you:

- Concentrate on those customers who have a known predisposition toward using a product

- Identify areas with high concentrations of the target groups

- Tailor direct marketing programs to reach specific target groups

- Determine what percentages of available marketing resources should be allocated to each target group

- Develop creative messages and marketing strategies that will appeal to each target group

- Target advertising programs to reach the specified target groups

US Army Recruiting Command may create target groups for each individual population. For this project, it was decided that those segments indexing over average (100) for all four (4) populations were the "hot" segments - meaning these segments could be targeted using the same message for all four (4) populations. Target groups were formed by grouping those segments with similar demographic, urbanization and socio-economic characteristics.

The recommended target groups designed to accommodate high indexing segments for all four (4) Army populations are:

		NPS-RA		NPS-USAR		ROTC		USMA	
	Prosperous Metro Mix	2.77	119	2.98	129	3.46	149	4.45	192
	Stars and Stripes	3.16	159	3.31	167	2.77	140	2.01	101
	Books and New Recruits	.43	129	.64	190	1.11	332	1.13	338
	Family Ties	4.22	138	4.26	139	3.50	114	3.23	105
	Country Home Families	7.28	115	7.26	115	9.07	144	8.29	131

The targets account for 17% of the total NPS-RA population, 18.5% of the total NPS-USAR population, 20% of the total ROTC population, and 19% of the total USMA population, and should be the focus of your multi-population targeting strategy. Off-Target households are not the focus of your marketing efforts. However, many will be reached due to unavoidable spillover inherent in any marketing effort. But by focusing your marketing dollars on the highest potential segments, your efficiencies are increased since you are ensuring that the best prospects are being reached with the right message in the right medium.

The following provide descriptions of each of the target groups:

Urban Metro Recruits

Target Segment Group	NPS-PA		NPS-BAR		POTC		NPS-A	
	%Comp	Index	%Comp	Index	%Comp	Index	%Comp	Index
Prosperous Metro Mix	2.77	119	2.98	129	3.46	149	4.45	192
Stars and Stripes	3.16	159	3.31	167	2.77	140	2.01	101
Books and New Recruits	.43	129	.64	190	1.11	332	1.13	338

Urban Metro Recruits are married households with children. They are 18-24 years of age and predominately live in homes with 5-7 persons per unit. They tend to have incomes ranging from $50-$100K, while working in a technical, administrative or protective services capacity.

This group is the most likely to visit various theme parks, including Disneyland (California), Six Flags, and Sea World. They also enjoy attending movies 2-3 times per month. Circuit City and Home Depot are stores they often visit. Like Suburban/Rural Recruits, they also shop at Target and Best Buy. They dine at fast food restaurants, such as Jack-in-the Box and Carl Jr's, and also enjoy casual dining at IHOP and Chili's Grill and Bar. They are very computer and web savvy households. They have had Internet access for more than 3 years, and have multiple PC's in the home. They use computer to browse the Web, play games, and view live events. They tend to also have a personal web page.

Urban Metro Recruits frequently listen to the radio, particularly Contemporary Hits and All News formats. They are also the most likely to read PC World, Entertainment Weekly, and TV Guide. They watch MTV, FX Channel and Cartoon Network, and are also the most likely own a DVD player and rent 5+ movies per month.

Urban Metro Recruits are also...

Eat at T.G.I. Friday's	Eat at Dunkin Donuts
Eat at IHOP	Eat at Dairy Queen
Play Tennis, Last Year	Go Boating
Use AOL as Internet Service Provider	Shop at Lord & Taylor
Use PC 5-14 Hours per week	Shop at True Value
Watch Star Trek Voyager	Watch CBS Sunday Morning
Watch Billboard Music Awards	Watch TV Weekday 7-9am: 1.5-2hrs
Read Entertainment Weekly	Watch TBS
Listen to Weekday Radio 3pm-7pm: .5-1.0 Hrs	Listen to Modern Rock Radio
Listen to All News Radio	Listen to Classical Radio

Suburban/Rural Recruits

Family Ties	4.22	138	4.26	139	3.50	114	3.23	105
Country Home Families	7.28	115	7.26	115	9.07	144	8.29	131

Suburban/Rural Recruits are married households with children, predominately age 10-17. The heads of household are age 45-54. They predominately live in homes with 3-6 persons per unit, and tend to have incomes ranging from $75-$100K.

This group is the most likely to be involved in outdoor activities, such as power boating, hunting, fishing, and swimming. They also enjoy bowling, baseball, and golf. True Value, Sears, Target, Best Buy and Wal-Mart are stores they often visit. They dine at the fast food restaurants of Arby's, Subway and Chick-Fil-A, and enjoy casual dining at Cracker Barrel, Bob Evan's Farms and Outback Steakhouse. They have Internet access in their homes, and usually spend 5-15 hours per week at online. At school, children usually spend less than 5 hours per week online.

Suburban/Rural Recruits enjoy Classic, Modern and Progressive Rock radio formats, along with Country Music. They are most likely to read Country Home, Field & Stream, Popular Mechanics, and any fishing/hunting magazine. They have a satellite dish and more than 3 TV's in the home. They watch TLC, Country Music TV, Animal Planet and ESPN2, and are also likely to rent 4+ movies per month.

Suburban/Rural Recruits are also...

Eat at Friendly's	Eat at Popeye's Famous Fried Chicken
Eat at Applebee's	Eat at IHOP
Go Backpacking/Hiking	Watch Live Events on PC
Use Local ISP as Internet Service Provider	Shop at The Gap
Have Enhanced Sports Package for Satellite Svc	Shop at Macy's
Watch Country Music Association Awards	Watch the Jenny Jones Show
Watch Indianapolis 500	Watch TV Weekday 12-4pm: 2.5-3hrs
Read Automotive Magazines	Watch BET
Listen to Weekday Radio 6-10am: 2.5-3hrs	Listen to Urban Contemporary Radio
Listen to Golden Oldies	Listen to All News Radio

MicroVision 50 Lifestyle Segments and Groups

By combining census demographics, lifestyle interests, purchasing patterns, and financial behavior, MicroVision classifies each U.S. household into one of fifty lifestyle segments.

MicroVision 50 Segments

1. Upper Crust

These are families with older children located in the suburbs. They have very high levels of income and education and work in executive and managerial, sales, and other white collar occupations.

Upper Crust has the highest median and mean household income of all the segments, both of which are over three times the national average. Upper Crust adults are the most likely of all segments to be between the ages of 50 and 59 years old, children are present in 41% of these households (just above average) and there are typically two to four people in the household. Over three quarters of Upper Crust households are married couples, ranking them second. This segment is the most likely to live in the suburbs; almost 80% of these households are located in suburban areas, primarily around Washington D.C., New York, Chicago, Houston, and San Francisco. Adults in this segment rank first and second in the percentage who have earned bachelors degrees and post graduate degrees, respectively, and they rank second in the percentage of children enrolled in private schools. Almost 90% work in white collar jobs, and they rank first in the percentage of people working in executive and managerial, and sales occupations. They are over 40% more likely than average to own their home with a median property value three times the national mean.

These are the most active households in many financial services including: investing in stocks, mutual funds, money market accounts, and using brokerage services. They are large contributors to PBS and shop at high-end department stores. They are very likely to own a cellular phone, two or more home PCs, and a home fax machine. They like to keep informed by reading *The Wall Street Journal* and listening to all news radio stations, and they relax by listening to NPR and classical music radio stations.

2. Lap of Luxury

These are suburban family home owners with children. They have very high incomes and education, and work in white collar occupations. Most contain two or more workers and three or more people.

The Lap of Luxury segment ranks second in median household income and first in the percentage earning between $75,000 and $100,000, and between $100,000 and $150,000. Lap of Luxury adults are the most likely to be married and children are present in 57% of these households (56% above average). Adults in this segment are also the most likely of all segments to be between the ages of 40 and 49 and are more likely than average to have children age 10 to 17. They also rank first in the share of households with three to four people, and have the third largest average household size. Lap of Luxury households are found in suburban areas around major cities across the country. Adults are over twice as likely to have a bachelors or post graduate degree than the national average. This segment is comprised primarily of white collar workers (82%) and ranks second in the percentage working in sales, and third in the share working in executive and managerial occupations. They rank first in driving alone to work and are above average in having two or more workers in the household. They tend to live in newer, owner-occupied, single family detached houses.

This segment is very interested in financial matters. They are the most likely to read *Money* Magazine, consult a financial planner, use financial software, and obtain financial information on-line. In addition they are most likely to have creature comforts like a fireplace, and kitchen appliances like bread and ice cream makers.

3. Established Wealth

These are families with and without children. They are typically home owners located in suburban areas. They have very high levels of income and education and work in white collar occupations.

Established Wealth adults are 30% more likely than average to be between the ages of 45 and 54 and their children are more likely than average to be between 15 and 17 years old. Over 70% are married households, and they are 16% more likely than average to have children. Their median household income is 91% above the national norm, ranking this segment third. Established Wealth households are the second most likely to live in the suburbs, especially in such cold weather areas as Denver and Minneapolis. They are more than twice as likely as average to have a bachelors or post graduate degree, and over 80% work in white collar occupations (ranking them fifth). They rank particularly high in the sales, executive management and professional specialty categories, and are the third most likely to drive alone to work. Their median home property value is 67% higher than the national average and the Established Wealth segment ranks well above average for the share of homes valued above $100,000. These households typically contain two or three workers, and almost half of their homes were built between 1960 and 1979.

These households are over twice as likely to use a wide variety of financial services including mutual funds, discount brokerage services, and financial planners. They are also fairly technical and are likely to own a PC or two, subscribe to an on-line service, and have Internet access. They are the most likely of all segments to have at least one telecommuter.

4. Mid-Life Success

These are households with very high incomes living in suburban areas. They are home owners with very high property values, who primarily work in white collar occupations such as sales.

Adults in this segment are over 20% more likely than average to be between 45 and 59 years old. Mid-Life Success households have a median income 85% above the national average, ranking them fourth in this category. These households are more likely than average to contain two to four people and just over 36% have children, which is average. Although predominately white, over six percent of these are Asian households, which is more than twice the national mean. Most of these households are located in suburban areas along the two coasts. This segment ranks ninth and tenth in having a bachelors or post graduate degree respectively, and eighth in having a white collar occupation. Specifically, they rank sixth in sales, seventh in executive and managerial, and ninth in professional specialty positions. They are over 10% more likely than average to have two or more workers in the household, and rank in the top ten in terms of number of vehicles. A majority own their home which typically has a value of over two-and-a-half times the national norm.

This segment is very likely to own a PC, and use on-line and Internet services. They are more likely than average to save over $20,000 annually, and 20% have more than $200,000 in investable assets. They keep informed by reading newspapers and news magazines, and listening to NPR and news radio stations.

5. Prosperous Metro Mix

These are typically married couples with young children, living in suburban and urban areas. They have high income and education levels, are home owners and work in white collar occupations.

Over half of these households have children, ranking them fifth, and they are more likely than average to have children of all ages. Adults in this segment are more likely than average to be between 35 and 49. Prosperous Metro Mix households are typically large and they rank fourth in the average number of people in the household. These households have a median income 74% above the national average. They are most likely to live in urban and suburban areas, and very unlikely to live in rural areas (94% below average). This segment contains slightly less than the average share of white households, and ranks second and third in terms of concentration of Asian and Pacific Islander households. In terms of education, these households rank first in receiving an associate degree, and second in having attended some college. They also score above average in having received their bachelors and graduate degrees. They rank 11th in working in white collar occupations (23% above the national average) and score very high in technical and administrative support positions. In addition, they rank eighth in protective services and fourth in being in the armed forces (with 1.4% currently serving in the military). Homes in this segment are typically owner-occupied (32% above average) with property values almost twice the national average. Renters in this segment pay the highest median rent.

This segment is very likely to have a mortgage on their primary residence and they have the highest share of second mortgages. They are the most likely of all segments to have shopped at Home Depot in the past month.

6. Good Family Life

These are typically high income, married couples with children. They live in owner-occupied, single family detached units in rural areas. They have a high level of education and work in white collar occupations.

Good Family Life adults are more likely than average to be between the ages of 40 and 54 years, and over 10% more likely than average to have children age 10 to 17. Their median household income is 66% above average, ranking them eighth, and they have the highest concentration of white households (96%). These adults are the third most likely to be married (19% above average) and third most likely to live in owner-occupied and single family detached housing. Over 80% of these households are located in rural areas which is over three times the national average. They are found in particularly high concentrations in the rural parts of New England, the Midwest and the West. Although they are primarily located in rural areas, their property value is over 50% higher than the national average. They rank second in having an associate degree and are over 40% more likely than average to have a bachelors or post graduate degree. They are 15% more likely to have a white collar job, ranking highest in technical support (11th), and executive and managerial (12th) occupations. They are the fourth most likely to drive alone to work, and have an above average commute time

This segment is very likely to own a variety of sports equipment and to participate in various sports including: skiing, racquetball, boating, hiking, and golf. They are the most likely segment to own a gas grill, and are more likely than average to drink Coors Light beer.

7. Comfortable Times

These are typically high income households, with slightly older than average married couples, with and without children. They live in the suburbs, own their home, have a high level of education, and work in white collar occupations.

These households have a median household income which is 60% above the national average (ranking them tenth) and are more likely than average to receive retirement income. They are over 25% more likely than average to be between 50 and 69. They rank sixth in two person households but also score 13% above average in three to four person households. Over 72% of these households are found in the suburbs, ranking them third. Over 80% of these households own their home and they typically live in detached single family units. They have property values that are more than 44% higher than the national average. They rank above average in terms of having attended some college and obtained a degree. They are also 25% more likely than average to be employed in white collar occupations, especially sales where they rank ninth. This segment also contains the second largest share of civilian veterans.

Households in this segment are very likely to have a certificate of deposit, over $200,000 in investable assets, and a luxury car. They are likely to be a member of a veteran's club or fraternal order. To unwind, they are the most likely to listen to nostalgia on the radio. They are also very likely to have taken a foreign trip or cruise in the past three years.

8. Movers and Shakers

These are households containing singles and couples, with two workers and no children. They live in the suburbs and in some urban areas, and have high levels of education and income.

Over one-fourth of these households contain adults between the ages of 35 and 49 (over 12% greater than average). They are less likely than average to be married and to have children. They rank second in having two people in the household (17% above average), and are also more likely than average to have only one person. Movers and Shakers have a median household income 60% above average and rank fourth in terms of per capita income. About 65% of these households are in the suburbs and another 31% are in urban areas. They are over twice as likely to have received a bachelors or post graduate degree, and rank third in working in a white collar occupation. They rank third in working in professional specialty, fifth in executive and managerial and eighth in sales positions. About one-third of these households are renters, they pay a rent which is almost 50% above average and they rank third in living in single unit attached housing. Over 50% have two workers in the household and they typically have one or two vehicles.

They are over twice as likely to dine at upscale and full-service ethnic restaurants, own a PC which they use for on-line and Internet services, and to obtain investments from a full-service broker. They are more than twice as likely as average to listen to NPR and classical music on the radio.

9. *Building A Home Life*

These are typically married couples with children, living in owner-occupied, detached single family units. They have a medium-high income level and live in suburban and some rural areas.

These households have an above average concentration of adults between 40 and 59 years, and they are most likely to be between 40 and 44. Children are present in above average numbers and they are typically between 10 and 17. Over 33% of these households contain two people, which is just above average, while another 38% contain three to four people (18% above average). These households have a median income 43% above the national average, ranking them 11th in this category. About 62% of Building a Home Life households are located in the suburbs, which is 46% above the national norm. This segment ranks fifth in the percent with an associate degree, and is above average in bachelors and post graduate degrees. In terms of employment, two-thirds work in white collar occupations and they are over 20% more likely than average to be in executive and managerial, as well as, professional specialty positions. Almost 80% own their home, and their property value is 34% above the national average. They tend to have two or more vehicles and workers in the household.

This segment has a high concentration of "do-it-yourselfers" and a very high share of purchases for use in home improvement and car repair projects. They read home magazines like *House Beautiful* and watch *This Old House*. They also read Epicurean and women's fashion magazines.

10. *Home Sweet Home*

These households are typically married couples with one or no children at home. They have an above average household income, own their home, and are primarily concentrated in the suburbs.

Adults in the Home Sweet Home segment are more likely than average to be between 50 and 69. Children are present in about 36% of these households, which is equal to the national average. They rank in the top 15 in both median household and per capita income, and rank ninth in the percentage that receive retirement income. These households are more likely than average to contain two to four people. They are 57% more likely than average to live in the suburbs, ranking them eighth. They have an above average likelihood of having a college or graduate degree and they are 18% more likely than average to have a white collar occupation. In particular, they are over 20% more likely than average to work in executive and managerial, and professional specialty positions. Almost 80% own their homes and their property value is about one-third higher than the national average. They typically have two or more vehicles and workers in the household, drive alone to work and have an about average commute time of just under 22 minutes.

This segment tends to have a great deal invested in their homes. They get their carpets professionally cleaned, shop at Home Depot, and have had a home energy audit. A relatively high percentage finance these and other improvements with a home equity line of credit or a second mortgage.

11. Family Ties

These households are generally families with children, living in suburban areas in the West. They have a medium-high level of income, have attended some college, and live in houses built between 1960 and 1979.

These households are 15% more likely than average to have children between the ages of 10 and 17, and adults are typically between the ages of 35 and 49 years. They are about 40% more likely than average to have three to six people in the household, giving them the fifth largest household size. Almost all of this segment lives in family households, and over 50% of Family Ties households have children (ranking sixth). While their median household income is 39% above average, due to their large household size, their per capita income is just below average. Almost 70% of these households live in the suburbs (ranking them sixth) and they are primarily found in the West. This segment ranks third in having attended some college, and fourth in having received an associate degree, but they score slightly below average in having a bachelors degree. They rank in the top ten in technical support, administrative support, and protective service occupations, as well as for being in the armed forces or civilian veterans. They are the fourth most likely to live in a one unit detached structure and the most likely to live in housing built between 1960 and 1979. They are more likely than average to have more than two workers and vehicles in the household.

This segment likes to get out and go camping, bowling, golfing, or visit the zoo. They are likely to have purchased a variety of home improvement items, and they are the most likely of all segments to shop at Builder's Square. They are most likely to eat at fast-food pizza restaurants and listen to golden oldies radio stations.

12. A Good Step Forward

These are typically 25 to 39 year olds living in non-family households with one or two people. They are concentrated in urban areas, are renters, have above average household and per capita income.

This segment contains a very large share of adults between the ages of 25 and 39. Another 9% are over the age of 75, which is also well above average. Almost 40% are non-family households (ranking them fourth), and only 14% of these households contain children, well below the national average. Over 48% of these are single person households (96% above average) and another 35% have two occupants. Although the median household income of this segment is only 14% above the national average, they rank sixth in per capita income (68% above average). They are 83% more likely than average to live in urban areas, and less than one percent live in rural areas. About two-thirds are renter-occupied households (well above average), and they rank ninth in amount of rent paid. They are over twice has likely to have a bachelors or graduate degree, and almost 80% have white collar occupations (ranking them sixth in this category). They rank in the top five in living in structures with between 10 to 49 units and 50 or more units. Over half of these households contain two workers, and they rank first in having one vehicle in the household.

A Good Step Forward are likely to read *Vogue*, *Glamour*, *Cosmopolitan*, and other women's fashion magazines, along with *Rolling Stone* and *GQ*. They listen to classic rock radio stations and watch VH-1. They are also likely to have renter's insurance, own mutual funds, eat at upscale restaurants, and shop at The Gap.

13. Successful Singles

These are urban renter-occupied, non-family households, usually containing one person and sometimes two. They have very high income and education levels, and work in white collar occupations.

Adults in this segment are typically between the ages of 25 and 54, and this segment ranks first for the share between the ages of 35 and 44 years. They more than twice as likely to be non-family households, and they are the second least likely to have children. They are two times as likely to have one person in the household and they have the second smallest average household size. This segment has a median household income 75% above average, and ranks first in per capita income (over 3.2 times the national average). These households are found in the highest concentrations around New York, Washington D.C., and Chicago. Over 32% have a bachelors degree and another 31% have a graduate degree (ranking them first in this category). They rank second in executive and managerial occupations, and first in the professional specialty occupations. They are over twice as likely to live in renter-occupied housing, and they rank first in living in structures with 50 or more units. Over 50% take public transportation to work and another 21% walk (ranking them second and fourth, respectively). They are the least likely segment to work in blue collar occupations, car pool to work, and live in mobile homes.

This segment ranks first for traveling to a foreign country, eating in various types of upscale and fine-dining restaurants, visiting a museum, and drinking imported wine and beer. Successful Singles are the most likely to exercise at fitness clubs, listen to classical music, NPR, and all news format radio stations.

14. Middle Years

This segment contains, suburban, high income, white collar workers, with above an average concentration of people age 50 to 64. They rank slightly above average for home-ownership, and for having two people in the household.

These adults are over 25% more likely than average to be between 50 and 64 years of age, and score above average for all age groups over 40. These households are less likely than average to have children, slightly more likely to be married and to contain two people. Their median household income is 75% above average, while their per capita income is more than twice the national average (ranking them third). Although predominantly white, this segment has almost 2.5 times the national concentration of Asian households. Almost 52% of these households are in the suburbs and 27% are located in urban areas. They are found in the highest concentration along the California Coast. Middle Years adults are more likely than average to have attended some college, and rank tenth and seventh in having a bachelors degree and a graduate degree. They are 29% more likely than average to work in white collar occupations, scoring highest in sales, professional specialty, and executive and managerial positions. They score just above the national average in living in owner-occupied units, and their property value is almost four times the national average. While most live in single unit, detached homes, they are also over 20% more likely than average to live in structures with 10 or more units.

Middle Years are the most likely to take six or more domestic trips a year, shop at upscale department stores, and drive a luxury car. They also like to read airline, travel, and food magazines and listen to all news radio.

15. Great Beginnings

These are typically households with one or two young adults, living in renter-occupied housing and located in urban and suburban areas. Their household income is slightly higher than average, as is the percent that have college degrees and white collar occupations.

This segment contains younger adults, typically between 25 and 39 years old. Only 30% of these households have children (17% below average) and the children in this segment tend to be under nine years old. While these households are more likely than average to contain one or two persons and have a smaller than average household size, almost 30% contain three to four people. Over 20% of Great Beginnings are non-family households, which is 58% above average. The median household income of this segment is 10% above the national average. They are more likely than average to live in urban and suburban areas and are concentrated along the two coasts, especially in Boston, Miami, California, and Seattle. This segment scores above average in all white collar occupations, particularly technical and administrative support. They are 60% more likely to live in renter-occupied housing, and over twice as likely to live in structures with ten or more units. From the 1990 Census, they score above average in having one and two vehicles in the household, living in housing built after 1960, and driving alone to work.

This segment is likely to eat at Mexican and Asian restaurants. They exercise in a variety of ways including: tennis, weightlifting, jogging, aerobics, and going to the beach. They drive imported cars, own pagers and are heavy Internet users. They watch MTV and VH-1, and listen to Top-40 and classic rock stations.

16. Country Home Families

These are typically married families with children, located in rural areas. They have a household income just above the national average, are home-owners, and work in blue collar occupations

These households typically contain married couples with children. Adults in this segment are more likely than average to be age 45 to 59, and have children age 10 to 17 years. They have a slightly above average median household income, and a per capita income 6% below the national average. This segment has the second highest share of white households (over 95% of the total households in this segment). Over 90% of these households live in rural areas, which is more than 3.5 times the national average. They are found in the highest concentrations in the northern parts of the country. They rank second in having ended their education after graduating high school, and over 16% are civilian veterans. They are 19% more likely to work in blue collar occupations and rank first in precision production and crafts. Over 81% own their homes (ranking them eighth in this category) and almost 15% live in mobile homes (twice the national average). They rank fourth in having three or more vehicles in the household, and they are almost 50% more likely than average to live in relatively new homes.

These households enjoy outdoor activities particularly fishing, hunting, and boating. They are likely to own motor homes, boats, rifles, fishing equipment, and four-wheel drive vehicles. They heat their home with a wood stove or oil/kerosene furnace, listen to country music stations and read hunting and fishing magazines.

17. Stars and Stripes

These are young families with a relatively large number of children. They live in urban and suburban areas, have average household incomes, work in blue collar occupations, and are more likely than average to rent.

Adults in this segment are almost 20% more likely than average to be under age 24, and they also rank above average in the 25 to 34 year old range. Children make up about one-third of the total household population of Stars and Stripes households, and there are above average concentrations of children of all ages. They rank second in household size and in having five or more persons in the household. This is an ethnically diverse segment, containing a 17% lower than average share of white households. They rank third in their share of Hispanic households, scoring particularly high in Mexican origin. They have an average median household income, while their per capita income is 32% below average due to their large household size. They are 82% more likely than average to live in urban areas (primarily in the West) and 9% more likely to be renters. They are more likely than average to have attended college, although less likely than average to have received a bachelors degree. They are more likely to work in blue collar occupations, ranking fourth in precision products and crafts, and over 8% are in the armed forces, ranking them third in this category. They are 94% more likely than average to live in single unit attached housing, and 34% more likely to car pool to work.

Stars and Stripes eat at quick-service Mexican restaurants, drink Tequila, and Miller Genuine Draft beer. They are heavy home PC users, especially for education and entertainment of children in the home. They shop at convenience stores and mass merchandisers like Target.

18. White Picket Fence

These are typically suburban families with one or two children. They have household incomes around the national average, live in owner-occupied housing and work in blue collar occupations.

White Picket Fence adults tend to be between 30 and 39 years, while children are under fourteen. They are more likely than average to be married-couple family households with children (about 40% of these households have children). They are also 10% more likely than average to have between three to four persons in the household. Their median household income is just below average and their per capita income is 14% below average. Their concentration in suburban areas is very high and an average percentage live in urban areas. These households tend to be located in the Midwest and West. They rank fifth in terms of ending their education after graduating high school and they are 12% more likely than average to have blue collar occupations. They rank ninth in precision production and crafts and they are 11% more likely than average to work in administrative support positions. Seventy percent own their homes (9% above average), they rank eighth in homes built between 1940 and 1959, and their median property value is 19% below the national average. They have slightly above average share of households with two or more workers.

Many of these households participate in their utility's balanced billing program. They watch and make purchases from home shopping channels and rent videos. They bowl, play softball and volleyball, own motorcycles and hand-guns. They own automotive tools, read *Popular Mechanics* and automotive magazines, and watch the Indianapolis 500 and Country Music Awards on television.

19. Young and Carefree

This segment consists primarily of young adults without children. They are typically one and two person households renting in suburban and some urban areas. They have an average income level and white collar occupations.

This segment contains above average concentrations of young adults under age 24. In addition, 9% are over age 75, which is also above the national average. They rank fourth for two person households, and also score above average for single person households. Young and Carefree are less likely than average to be married, to have children, and to be family households. While their median household income is average, their low household size contributes to a per capita income that is 14% above average. In addition, they have the eighth highest share of households receiving some form of retirement income. About 58% live in suburban areas (34% above average) while another 30% are found in urban areas. These households can be found in all parts of the country, but are most highly concentrated in Lincoln, Nebraska; Butte, Montana; Utica, New York; Palm Springs and Santa Barbara, California. They are more likely than average to have attended college and to have earned a degree. They are 15% more likely than average to work in white collar occupations and 19% more likely to be renters.

This segment is most likely to obtain financial advice from a broker, have mutual funds, an annuity, an auto lease, or Nationwide property/casualty insurance. They are most likely to read *Popular Science* and computer magazines, shop at Eddie Bauer, drive an imported car, and go to the movies two to three times a month.

20. Secure Adults

Older singles and couples, living in the suburbs with no children and a household income just below the national average. Typically home owners, living in single unit detached or mobile homes.

This segment scores above average in every age range above 55 years, and scores very high in the 70 and above range. These households are 7% more likely than average to contain one person and 14% more likely to contain two people. They typically contain married couples or previously married females and have a smaller than average household size. Their median household income is 7% below the national average, and their per capita income is 3% below average. Also, they rank fourth in percent receiving retirement income. This segment is primarily located in suburban areas, scoring 38% above average, and occurring in concentrations well below average in urban and rural areas. They have typically graduated high school and many have attended some college. The percent working in white and blue collar occupations is very close to the national average (58% and 42%, respectively). They have the fourth highest share of civilian veterans. They are 10% more likely than average to live in an owner-occupied, single family, detached unit and 15% more likely to live in a mobile home.

Adults in this segment are likely to be members of civic and veterans clubs, as well as fraternal orders, and listen to nostalgia radio. They have Medicare supplemental insurance, certificates of deposit, and money market accounts. They are likely to use a teller and do their banking at a local branch, and they are very likely not to have an ATM card.

21. American Classics

These are older singles and couples living in suburban and rural areas. They are both home owners and renters, with medium-low education and near average household incomes, many with retirement income.

Adults in this segment are typically over 60 years, and are more than twice as likely as average to be over 75, ranking them third in average age. Over two-thirds of these households are singles and couples, and they are more likely than average to live in non-family households or group quarters. Their median household income is 10% below the national average, but due to their smaller than average household size, per capita income is 7% above average. They rank third for share of households receiving retirement income. They are more likely than average to live in suburban areas and are very highly concentrated in Florida. American Classics are typically married or previously married females (ranking eighth in this category). One in four have not graduated from high school and most have not attended college. They are slightly more likely than average to work in sales, executive and managerial, professional specialty, and farming, fishing, and forestry occupations, but also rank fifth in having no worker in the household. Although 52% live in single unit detached structures, they have a higher than average share living in single unit attached houses, mobile homes, and in structures with 3 or more units (particularly those with 50+ units).

This segment ranks high for being members of civic and religious clubs, as well as fraternal orders. They rank first for not using a PC, and second for not having an ATM card. American Classics are more likely than average to play bingo, use denture cleaners, and to watch their diet. They watch a great deal of television, particularly during the daytime, and listen to nostalgia radio stations.

22. Traditional Times

This segment is comprised of singles and couples with one or two children. They have medium-low levels of income and education and are primarily located in suburban areas. They live in owner-occupied units and work in blue collar occupations.

This segment contains a higher than average concentration of adults in all age ranges over 55, particularly in the 65 to 84 range. Traditional Times have slightly fewer than average households with children, but slightly more of these households than average contain married couples. They have an about average likelihood of having three to four persons in the household and are 8% more likely than average to have two persons. Their household income is 11% below the national average and the per capita income is 16% below. Households in this segment are found in suburban areas at a rate 46% above average, and they are 13% more likely to own their home. They are 21% more likely than average to have ended their education after graduating high school, and are 13% more likely to work in a blue collar occupation. They rank fifth in the share of civilian veterans and sixth in living in housing built between 1940 and 1959. They score 21% above average in living in single detached units and 8% above average for living in mobile homes, while their property values are 26% below the national average.

Traditional Times adults are the most likely to be a member of a fraternal order. They are more likely than average to have added storm windows and insulation to their home, and to own a snowblower. They are more likely than average to own a boat, and to drive an American car, particularly a Mercury, Buick, or Oldsmobile.

23. Settled In

These are primarily older couples, with no children in the household, or single person households. They live in suburban areas, have medium levels of income and education and a high likelihood of being retired.

Adults in this segment are more likely than average to be over age 55, particularly in the over 70 age range. They rank fifth in average age and third in having two people in the household. They also score 17% above average for one person households. Their household income is 7% below average, while their per capita income is just 1% below. They rank second for share of households receiving retirement income (47% above average). They are over 59% more likely than average to live in suburban areas, and are found in high concentrations in the Great Lakes Region and the Midwest. They are 13% more likely to own their home with property values that are 16% below average, and they rank second in living in housing built between 1940 and 1959. They are more likely than average to have graduated high school, and about average in attending at least some college. They work in white and blue collar occupations at levels similar to the national average, but score over 10% above average for both the administrative support and protective service occupations. They also score above average for living in single housing units and duplexes, and having one vehicle in the household. They rank third for share of civilian veterans.

Settled In is among the top five segments in redeeming coupons, shopping at a convenience stores, owning a bowling ball, a snowblower, a dehumidifier, and participating in a utility's balanced billing program. They are more likely than average to watch gymnastics and figure skating championships on television.

24. City Ties

These are families with a relatively large number of children. They primarily live in urban areas and have medium-low income and education levels. They tend to have blue collar occupations and take public transportation to work.

The City Ties segment contains above average concentrations of young adults age 22 to 29. They also have above average percentages of children in all age ranges. These households are much more likely than average to contain children and less likely than average to contain a married couple. This segment contains the third highest percent of households headed by a female, and they very often contain five or more people. Over 75% of these are African American households, the second highest segment. Their household income is 8% below average, and their per capita income is 26% below. The concentration of these households in urban areas is 75% above the national average and very high in the Southeast. Relatively few in this segment have a college degree, and they are 23% more likely than average to have only attended some high school. They rank first in protective services and third in administrative support, and work in blue collar occupations at a rate 14% greater than average. They are 6% more likely to own their home, their property value is 30% lower than average, and they rank in the top ten in living in single attached units and duplexes. They are more than twice as likely to take public transportation to work.

City Ties is the most likely to subscribe to such telecommunication services as three-way calling, call forwarding, call tracing, and caller ID. They play Sega video games and listen to urban contemporary, jazz, and gospel radio stations. They are more likely than average to buy extended warranties for major appliances.

25. Bedrock America

This segment consists of families with children, located primarily in rural areas. They have low income and education levels, are home owners with low property value, and work in blue collar occupations.

Adults in this segment are distributed relatively similar to the national average, and there are above average concentrations of children at all ages. They are 9% more likely than average to have children and 7% more likely to have three to four persons in the household. The median household income is 15% below average and the per capita income is 21% below. Households in this segment are 69% more likely than average to live in rural areas, particularly in the states of Arkansas and Maine. They rank eighth in terms of ending their education upon graduating high school and are 19% more likely than average to have just attended some high school. They are 22% more likely than average to work in blue collar occupations, ranking sixth in precision products and crafts. They are 10% more likely to own their home, and their property value is 28% below average. Their housing is typically a single detached unit (12% above average) or mobile home (almost twice the national average). About 60% of these households have two or more vehicles.

Bedrock America are more likely than average to read automotive magazines and *Soap Opera Digest*, and listen to country music radio stations. They are heavy smokers and rank first for smoking nine or more packs per week. They buy their cigarettes and beer, among other things, at convenience stores. They are more likely than average to have a heated waterbed, and a newly remodeled kitchen and other rooms.

26. The Mature Years

These households are singles and couples, with and without children, located in suburban and some rural areas. They have low income and education levels, work in blue collar occupations, and have low property values and rent levels.

Adults in this segment score above the national average in all age ranges over 60 years, particularly those over 70 years. These households are just slightly more likely than average to have children and their household size also mirrors the national average. They score above average for having children of all ages under 17. Both their median household income and per capita income are approximately 25% below average. This segment is 34% more likely than average to live in suburban areas and ten percent more likely to live in rural areas. They are primarily found in the central and Midwestern parts of the country. Adults in this segment are more likely than average to have not finished high school, or stopped their education upon graduation. They are 25% more likely than average to work in a blue collar occupations, especially in the farming, forestry and fishing industries. The Mature Years are 7% more likely than average to own their home and their property value is 34% below the national average.

This segment ranks first in many retail categories such as owning a motor home, driving a Mercury, and having purchased a camera, women's pant suits and blouses, and a man's sports jacket during the past year. They rank first for having a wide variety of home improvement tools and purchases and above average for having home equity and furniture loans.

27. Middle Of The Road

This segment consists primarily of family households with children in rural areas. They have medium-low income and education levels and work in blue collar occupations, especially farming, forestry and fishing.

Children are present in 39% of these households which is 6% above the national average. Children are over 9% more likely to be between 14 and 17, and there are above average concentrations for children in all age ranges, while the age distribution of adults mirrors that of the nation. However, there are fewer than average 18 to 54 year olds, and an average number over age 55. They are more likely than average to have five or more people in the household, but they have an average household size. Although predominately white, they have higher than average shares of African American households, and rank third in Native American households. Their household income level is 24% below average. About 52% of these households are found in rural areas, which is over twice the national average. They are 34% more likely than average to have not finished high school and about 15% less likely than average to have attended college. They work in blue collar occupations and rank seventh in being employed in the farming, forestry and fishing industry. Sixty-six percent are home-owners and 34% rent, which is close to the national average. These renters pay below average rent, and property value is 31% below average. These households are more likely than average to have zero or one worker.

This segment ranks first for owning a stair stepper, ordering pay-per-view, and shopping at Radio Shack. They also score very high in dining at midscale steakhouses, driving station wagons, and making at least one collect call in the past 6 months. They read science and technology magazines and *USA Today* and watch Family Matters and Fresh Prince of Bel Air.

28. Building A Family

These households consist of younger than average adults and their children, who live in older homes located in rural areas. They have low income, property value, and education levels and work in blue collar occupations.

This segment is more likely than average to have children and is over 10% more likely than average to have five or more people in the household. They rank slightly higher than average in all age ranges under 17 years. They are average or slightly above average for adults age 18 to 34, and in all other ranges they score at or below the national norm. Both the median household and per capita incomes are about 25% below the national average, and they are 45% more likely than average to have incomes below the poverty level. With a concentration 57% above average, this is primarily a rural segment. These households are less likely than average to have continued their education beyond high school. They are 27% more likely than average to work in blue collar occupations, ranking in the top ten for in working as a laborer, machine operator, and for being in the armed forces. Their home ownership is slightly below average (about 63% home owners) and their property value is 32% below the national average. Also, they are more likely than average to live in housing built prior to 1939, and have no vehicle in the household.

This segment often eats at quick-service restaurants, is very likely to have purchased a used car and to have a loan from a consumer finance company. They are more likely than average to own a radioband scanner, a portable color television, and to have played or purchased video games in the past year.

29. Establishing Roots

These are primarily rural families with large numbers of children living in older homes. They have low income, property value, and education levels and work in blue collar occupations.

The age distribution of adults in this segment roughly mirrors that of the nation, while children under age 17 are present at an above average rate. These households are nine percent more likely than average to have children and over 10% more likely to contain five or more people. Their median and per capita incomes are 27% and 29% below the national average, respectively, and they are 60% more likely than average to have an income below the poverty level. Forty-five percent of the households in this segment live in rural areas which is slightly less than twice the national norm. They rank ninth in terms of leaving high school prior to graduation, and are 30% more likely to work in blue collar occupations. They score above average for all blue collar occupations and score very high in the farming, fishing and forestry, laborer, and transportation and material moving occupations. This segment has an average share of home owners and the property value is 35% below average. They tend to live in older homes and are 5% more likely than average to live in a home built prior to 1939, and almost twice as likely as average to live in a mobile home. These households are over 20% more likely than average to have no vehicle and no workers.

These households eat at fast-food and quick-service restaurants and have meals delivered at home. They are likely to shop at convenience food marts, drive a pick-up truck, and are most likely to own a Dodge. They rank second for going fishing, and above average for having credit card, mortgage life, and credit card life insurance. They are also the most likely to own a heated water bed and an electric blanket.

30. Domestic Duos

This segment consists primarily of seniors, with one or two people in the residence, located in suburban areas. They live in one-unit attached and multi-unit housing, have a medium-low income level and almost one-third receive retirement income.

Domestic Duos adults rank first in all age ranges between 60 and 84 years, and are very unlikely to be 55 and under. This results in the this segment having the highest average age (39% above average). Children are present in a very low percentage of these households (16%). They rank first in the concentration of two person households and are also well above average in one person households. While household income is below average, they are twice as likely as average to receive retirement income (ranking first), helping to push per capita income 10% above average. Domestic Duos live largely in suburban areas of retirement destinations such as Florida and Arizona. This segment contains the largest share of civilian veterans, ranks first for the percentage of households with no workers (36%), and second for the percentage of women not in the labor force. Among those still working, they rank seventh in working in sales positions, and tenth in protective services. Most are home owners with property values 3% above the national mean.

These households are the most likely to participate in utility load control programs and to pay their utility bills by auto-debit. This segment has the third highest share of households obtaining a certificate of deposit from a bank. They watch weekly network movie specials and read *Modern Maturity* magazine. They are likely to be members of veteran's, civic, and religious clubs, as well as fraternal orders.

31. Country Classics

These are owner-occupied households, containing mature couples and some children. They live in rural areas, have low household incomes, and work in blue collar occupations.

Country Classics households contain adults over 50 and children between 10 and 17. They are married couples with children present in about average numbers. These households are 10% more likely than average to contain two people, and have an average household size. Both their household and per capita income are over 20% lower than the national average, and they have the eleventh highest share receiving retirement income. Over 80% of Country Classics live in rural America, which is over three times the national average. They are found in the highest concentration in northern Michigan; Springfield, Missouri; Sioux City, Iowa; and Abilene-Sweetwater, Texas. An above average share of individuals are married, and most have not attended school beyond high school. The majority work in blue collar positions with considerably above average representation in farming, fishing and forestry, transportation and moving materials, and precision production and crafts. Most own their own homes which are valued considerably below the national average. Eighteen percent of Country Classics homeowners live in mobile homes which is almost 2.5 times the national norm. However, most (73%) live in single family detached houses. There is also above average vehicle ownership in this segment.

Country Classics are the most likely to own a gun, drive a pick-up truck, Buick, or a van, and eat at a midscale family steakhouses and hotel restaurants. They are likely to have Medicare supplemental insurance, and watch Jeopardy, The CBS Evening News, and the Orange Bowl and Tournament of Roses Parades.

32. Metro Singles

This segment consists of households containing relatively young singles, some couples and few children. They are typically urban renters with medium-low income and education levels, who work in administrative support and blue collar occupations.

Metro Singles are more likely than average to be between the ages of 25 and 39, and any children are most likely to be under age nine. These households are 27% more likely than average to contain one person and they are 25% less likely than average to contain a married couple. They contain slightly less than an average share of white households, and 21% of these households are Hispanic (ranking them fourth). The median household and per capita incomes are both 22% below the national norm. This segment ranks fourth in the share of households located in urban areas, particularly around New York, Boston, and Reno. Educational attainment beyond high school is below average and slightly less than half work in blue collar positions (15% above average). This segment is more than three times as likely to take public transportation to work, and has a relatively long average commute time to work. For example, the segment ranks third for the percentage commuting 60 to 89 minutes to work. Most live in rental housing and they rank first for the percentage living in two and three to nine unit structures. About 45% live in housing built in 1939 or earlier, ranking them third in this category.

These households are the most likely to eat at Dunkin Donuts. They also rank very high in watching Home Shopping channels frequently, playing the lottery, purchasing video games, renting videotapes, buying full-service gasoline, and owning an electric lawn mower and a window mounted air-conditioner.

33. Living Off The Land

These are married couples, many with children, located in rural areas. They are typically low income home owners, living in older houses with a low property value.

Adults in this segment are more likely than average to be over age 50 and children tend to be between 10 and 17. Households are 18% more likely than average to contain married couples and 5% more likely to have children. Two in three Living Off The Land households contain two to four persons, which is slightly above average. Both their household and per capita incomes are more than 20% below the national average. Living Off the Land ranks first in the share of households located in rural areas, and they are most highly concentrated in the Northeast and Midwest. This segment ranks first for the percentage of adults having earned a high school diploma as their highest level of school completed, and ranks low for the percentage having attended college. Most workers are employed in blue collar positions and they rank first in the farming, forestry and fishing occupation category. Most live in owner-occupied housing (78%) with a median property value 41% below average. While 75% live in single family detached homes, another 17% live in mobile homes, which is over twice the national figure. Also indicative of its rural nature, this segment ranks first for the percentage using wood as their energy source for heating fuel. This segment ranks high for multiple vehicle ownership as one in four own three or more vehicles.

People in this segment are the most likely to own a powerboat, play bingo, buy fishing equipment and all-weather tires, and to belong to a religious club. They are the most likely of all segments to have bought a home in the past year. They watch a lot of network television, and rank for first listening to country music radio.

34. Books And New Recruits

This segment consists of young, single adults, living in rental or group housing in urban and suburban areas. They have an above average education and medium-low income level, and they are likely to work in white collar occupations.

This segment consists primarily of young adults between the ages of 18 and 24 years. These households are unlikely to contain children or adults over 34. Individuals in this segment are 45% less likely than average to be married and rank third in living in group quarters. The average household income is 24% below the national norm. This segment is largely non-rural with relatively high concentrations located in the suburbs and cities. Eighty-one percent of those enrolled in school in this segment are in college, ranking second for this category. Most of these households contain two to four people, and the majority have at least two workers. Books and New Recruits work primarily in white collar occupations, with above average concentrations in professional specialty, technical support, and administrative support positions. Over 12% are currently in the armed forces, which is over 14 times the national average and ranks second in this category (only Unclassified has more). Over 60% live in rental housing and they pay a slightly above average median rent. A relatively large percentage live in structures with 2 to 49 units.

Books and New Recruits are the most likely to have gone hiking in the past year, run a business from home, and use their PC to do church of volunteer work. They are more likely than average to have purchased designer jeans and a washing machine in the past year. They listen to NPR, watch MTV, and read *Rolling Stone* Magazine and other music magazines as well as *LIFE* Magazine.

35. Buy American

These are married families, many with children, living in suburban and rural areas. Most are home owners with low property value and household income, working in blue collar occupations. Relatively few have education beyond the high school level.

Adults in this segment are more highly concentrated than average in the age ranges over 60 and any children tend to be older (between 10 and 17 years). Buy American households have about an average likelihood to contain one, two and three to four people, and they are more likely than average to be married couple family households. Their household and per capita incomes are 29% below average. Buy American households are found in all regions of the country and are concentrated in suburban and rural areas at 34% and 23% above average, respectively. Most adults have not gone beyond a high school education. Most workers are employed in blue collar professions and they rank sixth in machine operator, and transportation and material moving occupations. For their housing, this segment lives mostly in owner-occupied, single family units. They have the fifth lowest property value, with a median property value 46% below average, and half live in homes built before 1959. They are 21% more likely than average to have no worker in the household.

Buy American households are the most likely to eat at fast-food seafood restaurants, and ice cream shops, to have gone hunting in the past year, and to have an auto loan. They rank among the top five segments for driving a regular size pick-up truck, going camping frequently, and owning an outboard motor and a rifle or a shotgun. They are more likely than average to watch The Nashville Network, The Family Channel, Disney Channel, WGN, TBS, and the Weather Channel.

36. Metro Mix

Typically young urban singles living in non-family households. They are primarily renters with medium-low income education levels, working in administrative support and service occupations.

Metro Mix adults are over 15% more likely than average to be in the 25 to 34 year old age range. The relatively few children in this segment tend to be below age nine. They are 37% more likely than average to be non-family households and are 36% less likely to contain a married couple. This is an ethnically diverse segment, ranking second and third in its share of Hispanic and Asian households, respectively. This segment ranks high for the percentage of households with children headed by single parents. The household and per capita income levels are 27% and 24% below average. Almost all households in the Metro Mix segment live in cities, primarily in New York. Educational attainment beyond attending some high school is below average. The ratio of white collar to blue collar workers is similar to that of the nation. However, the only white collar occupation in which this segment ranks high is administrative support, where they rank second. Within blue collar jobs, Metro Mix has above average percentages working in the service occupations. This segment ranks first for the percentage taking public transportation to work, and they have the longest commute. Over 80% live in renter-occupied housing compared to the national average of 36%. A relatively large percentage live in multi-unit housing structures.

This segment is the most likely to eat at fast food Asian and donut shops, have a window air conditioner, make purchases from the Home Shopping Network and order pay-per-view movies. They are likely to listen to news, jazz, and contemporary hits radio, and read fashion and entertainment magazines.

37. Urban Up and Comers

This segment consists of singles, primarily living alone, in rental property. They live in urban areas, have a high level of education, medium-high income and work in white collar occupations.

Adults in this segment are more likely than average to be between 18 and 39 years. In fact, they have the highest share in the 30 to 34 year range. Over 58% of these households contain one person (ranking second) and they contain primarily singles living in non-family households (ranking first). While over 70% of these households are white, they have the fourth highest share of Asian households (over three times the national average). The median household income is 8% below the national norm, but the per capita income is 48% above average. This is an almost entirely urban segment with 93% of these households living in cities. They score highest in the cities of Washington D.C., Chicago, Boston, and San Francisco. Educational attainment is well above average. This segment has two and three times the average percentage with bachelors and post graduate degrees, respectively. Over 78% work in white collar occupations, particularly in technical support, professional specialty, and executive and managerial positions. Also indicative of their urban concentration, they are much more likely than average to rent (83% are renters), they rank third in living in structures with 10 to 49 units, fourth for structures with 50 or more units. They rank third in taking public transportation to work, and fifth for having no vehicles.

Urban Up and Comers are the most likely to bank by ATM card, subscribe to voice mail, and to use a PC for a variety of online and Internet functions. They are also very likely to have an educational loan, drink imported beer and wine, and have dental, health, renter's, and accidental death and dismemberment insurance.

38. Rustic Homesteaders

These are primarily rural households, containing married, middle aged adults, with older children. They have little education beyond high school, low incomes, and work in blue collar occupations.

Adults in the Rustic Homesteaders segment are more likely than average to be over 50 years of age. Children in this segment are more likely than average to be 10 to 17 years old. They tend to be family households with children present. Both the household and per capita incomes are approximately 30% lower than the national average. Rustic Homesteaders live in rural areas of the country, particularly in West Virginia and along the Canadian Border Region. Educational attainment beyond high school is below average. This segment ranks third for the percentage of adults having earned a high school diploma as their highest level of schooling completed. Most work in blue collar professions, and they have among highest percentage of individuals working in three employment categories: Farming, forestry and fishing (second); precision production and crafts (second); and transportation and material moving (first). Almost 80% are home owners, but their property value is 44% below the national mean. One in five Rustic Homesteaders live in mobile homes ranking them second in this category. Given their rural location, it is not unexpected that they rank first and second, respectively, in heating their home with coal and wood.

Rustic Homesteaders are the most likely to own a rifle or shotgun, an outboard motor, and to shop at Wal-Mart. They are likely to drive a regular size or compact pick-up truck and to own a motor home or camper, and a boat. They are likely to obtain financial advice from a banker and have an auto loan through a bank. They watch Days of Our Lives, TNN, listen to country music radio stations, and read hunting an fishing magazines.

39. On Their Own

These are typically young adults and seniors living in renter-occupied households located in urban and suburban areas. These households typically contain one to two persons, have a low level of income, and contain white collar specialty and blue collar service workers.

This segment contains above average concentrations of adults age 21, and age 25 to 39, as well as, very high concentrations of those over age 60. This segment contains relatively few children and middle aged adults. Individuals in this segment are about 20% less likely than average to be married, and to live in family households. They are 72% more likely than average to have only one person in the household (ranking fifth). Median household income is 27% lower than average, and per capita income is 6% below the national average. On Their Own households are found in non-rural locations, especially in warm weather areas such as Las Vegas, Arizona, and Florida. Educational attainment is relatively similar to that of the nation. On Their Own workers are more likely than average to have white collar occupations, particularly in the technical and administrative support fields. This segment ranks first for the percentage commuting 10 to 29 minutes to work and third for having one vehicle in the household. This segment consists mostly of renters paying a median rent similar to the national norm. They are more than twice as likely to live in structures with three or more units.

On Their Own ranks in the top five segments for purchasing a sofa sectional, kitchen and dining room furniture, and for having their car painted in the past year. They are more likely than average to watch Dateline Friday, The Simpsons, and Saturday Night Live, and to read *Rolling Stone* magazine.

40. Trying Metro Times

This segment typically consists of younger, single adults with young children, and seniors, located in urban and suburban areas. They are typically renters, with very low income and education, working in blue collar occupations.

Adults in this segment are typically found in the age ranges between 25 and 34 years and all ranges over 75 years. Children in this segment are most likely to be nine and under. Adults in the segment are more likely than average to be single and living in non-family households. However, children are present in 36% of the households, which is equal to the national average. The median household income is 43% below the national average, and per capita income is also very low. Trying Metro Times households are found in concentrations around 30% greater than average in both suburban and urban areas. Schooling beyond high school is below average. Over 18% of these household contain no worker (ranking them ninth) while another 33% have one worker. The majority of Trying Metro Times workers are employed in blue collar positions, particularly in the machine operators and laborers categories. This segment is about 30% more likely to car pool or walk to work with a commuting time that is relatively short. An above average percent are renters who pay below average rent. This segment ranks in the top ten for living in a structure built prior to 1939, in using natural gas for heat, and having a property value less than $50,000.

Trying Metro Times are more likely than average to be heavy cigarette smokers, and to shop at convenience stores and mass-merchandisers. They are the most likely of all segments to watch Rescue 911, and are more likely than average to play video games.

41. *Close-Knit Families*

These are urban young adults with a large number of children. They are renters, with low income and education, who work as laborers, machine operators, and in other blue collar occupations.

Close Knit Families have the highest share of children in all age ranges under 18 years. Adults are more likely than average to be between 18 and 34. Over 60% of the households in this segment have children, ranking them first in this category. They also rank first in average household size (48% above the national average), and they are seven times as likely to have seven or more people in the household. This segment has relatively large proportions of family households headed by single men or women. Over two thirds of these households are Hispanic (ranking them first). Their median household income is 44% below the national average, and this segment ranks last in per capita income (62% below average). They are two and a half times as likely to have an income below the poverty line. Households in this segment are primarily concentrated in urban parts of the Southwest. Over 60% of adults in Close Knit Families have not graduated from high school, almost 70% work in blue collar positions (ranking first), and they rank first for the percentage of machine operators and laborers. Over half of these households are renters (45% above the national average) and they are 2.5 times more likely than average to have a property value under $50,000.

This segment tends to eat at fast food chicken restaurants and all kinds of Mexican restaurants. They have loans from a variety of sources, and pay their utility bill in person. They listen to contemporary hits radio, read *The National Enquirer* and *Star* magazine, and watch COPS. They are more likely than average to have someone in the household change their oil and to have an unlisted phone number.

42. *Trying Rural Times*

These are rural households with a large number of children. They are primarily home owners with very low incomes and little education, who work in blue collar occupations.

Adults in the Trying Rural Times segment are more likely than average to be young adults between the ages of 18 and 24 years. These households are 19% more likely than average to have children and are much more likely than average to contain over three persons. Although slightly more than half are white, this segment contains the second and fifth highest share of Native Americans and Black households, respectively. Their household income is 40% below average, as is their per capita income. They are over twice as likely to have an income which is below the poverty level (ranking them fifth). More than three-fourths of Trying Rural Times households are located in rural areas, primarily in the southern states. Slightly more than half of these individuals are married. Educational attainment beyond high school is below average. Sixty-two percent of workers are employed in blue collar occupations (ranking third) and they rank second for the share of transportation and material moving workers, and machine operators. This segment is 61% more likely to car pool to work, and they have an above average percentage of households with one or no workers. Most own their homes and more than 20% live in mobile homes, ranking them first in this category. Also, they have the third lowest property value of all the segments.

Trying Rural Times households are the most likely to eat at Golden Corral, Hardee's, and fast-food chicken and seafood restaurants. They are most likely to have purchased a car with dealer financing, and are likely to have other types of auto loans as well. They are likely to have central air conditioning, and watch daytime television.

43. Manufacturing USA

This segment consists of very low income households located in urban and suburban areas. They are young adults and seniors, many with children, living in renter-occupied housing. They have low levels of education and work in the service sector and other blue collar occupations.

Adults in this segment are more likely than average to be young (between 18 and 29 years) or seniors (over 75). This segment scores over 20% above the national average in all age ranges under 18 years. There are an above average number of one person households, as well as households with five or more people. Forty-two percent of the households have children (above average) and an above average percentage of these are headed by single parents. This segment contains the third highest share of African American households (over 70%). This segment has a median household income which is almost 60% below the national average, ranking them second to last in this category. Manufacturing USA households live primarily in the cities and suburbs of the South. Most adults have not completed schooling beyond high school and half have not earned a high school diploma. Sixty-three percent work in blue collar occupations (ranking them second) and over 20% work in the service sector (ranking second). Twenty-six percent of Manufacturing USA households have no workers and 36% have one worker in the household, both well above average. This segment is more likely than average to rent and their median rent is 45% below the national average.

This segment is the most likely to listen to gospel and religious music and watch home shopping channels more than five times a month. They are most likely to read Star magazine and watch daytime television shows. They rank number one for having purchased dolls and infants toys in the past year.

44. Hard Years

This segment contains primarily young adults and seniors renting homes in urban areas. They have very low income and education levels, live in multi-family dwellings and work in blue collar occupations.

Adults in this segment are more likely than average to be young (between 18 and 34 years) or seniors (over 75). These households are less likely than average to have children and those that do typically have young ones (under nine years old). Of those households with children, there are above average proportions of households headed by single parents. Almost one-in-five of these households are Hispanic, ranking them fifth in this category. They are 51% more likely than average to be one person households, and the median household income is 48% below the national average. These households are about 68% more likely than average to live in urban areas across the country and are 94% more likely to be renters. Educational attainment for the Hard Years is below average, and the majority of workers are employed in blue collar positions, particularly services where they rank fifth. Nineteen percent of these households have no workers and 33% have only one worker which are both above the national averages for those categories. Most live in structures with multiple units and vehicle ownership is relatively low.

Individuals in the Hard Years are likely to have purchased home furniture by mail or phone, toy vehicles or a used car in the past year. They are very likely to have meals delivered to their home. They read health magazines, listen to NPR and classical music radio, as well as watch the Simpsons, Martin and MTV.

45. Struggling Metro Mix

These households are typically young singles renting homes in urban areas. They have few children, low levels of income and education, with many employed in blue collar or administrative support positions.

Struggling Metro Mix households tend to be young adults, ranking in the top ten in all age ranges between 22 and 39 years. Fewer than average of these households have children and those that do are typically under nine years old. This ethnically diverse segment contains the highest share of Asian households, and fourth highest share of African American ones. These households are 61% more likely than average to contain one person and the median household income for the segment is 38% lower than the national average. Only 33% of individuals are married, and above average percentages live in non-family households or group quarters. Almost 80% are renters, which is more than twice the national norm. Struggling Metro Mix households are primarily located in urban areas, particularly around New York, D.C., Chicago, New Orleans, Houston, Austin, Los Angeles, San Francisco, and Honolulu. Education beyond high school is below average and one-third have not earned a high school diploma. They have a higher than average share of blue collar workers, ranking particularly high in the service sector, but this segment also ranks fourth in the administrative support occupation category. Struggling Metro Mix workers are four times more likely than average to take public transportation to work and their commute to work is long.

Struggling Metro Mix ranks in the top five for drinking brandy, whiskey, champagne, gin, rum, Heineken, and Miller Genuine Draft beer and ranks first for eating at Red Lobster. They subscribe to a wide variety of telephone features, and rank first for watching the Saturday Family Movie on ABC, and All My Children.

46. Difficult Times

These are primarily families with a large number of children. They have very low income and education levels, and are renters who work in the service sector and other blue collar occupations.

Adults in the Difficult Times segment are more likely than average to be between the ages of 18 and 24 and they are 31% more likely than average to have children. They rank second in the percentage of children of all ages under 14, and third for those age 14 to 17. Of the households with children, over 60% are non-married, female headed families. This segment ranks first for the percentage of single female-headed households (37%), and these households are 50% less likely than average to contain a married couple. They rank first in for the share of African American households (over six times the national average). They rank near last in household and per capita income and are over three times as likely to have an income below the poverty level. Difficult Times households are more than twice as likely as average to be located in urban areas, especially in Louisiana, Mississippi, Alabama and Georgia. This segment is also top-ranking for the percent of households with one worker, and ranks second for percent with no workers. Half of the individuals in Difficult Times have not completed high school. Sixty percent of workers are employed in blue collar positions, particularly in private household services, protective services, other services, and as laborers. Two-thirds live in rented housing and 45% do not have a vehicle.

This segment has a large share subscribing to such telecommunication services as automatic call return, call blocking and call waiting. They rank first for listening to urban contemporary radio stations, watching Living Single, Cosby, Fresh Prince of Bel Air, and reading *Jet* magazine.

47. University USA

These are typically young urban singles with very low incomes, who live in non-family households and group quarters. Almost all are currently in college and live in one or two person households in multi-unit structures.

University USA has the highest share of young adults between 18 and 24. These households typically have one or two persons and a median household income less than half that of the nation. Although predominantly containing white households, Asian households are present at a rate more than twice that of the nation. Only 11% of these individuals are married, 83% live in non-family households or group quarters (ranking fifth and second, respectively), and only 10% of these households have children. Ninety-six percent are currently enrolled in college, and University USA households are primarily located in college towns such as Gainesville and Tallahassee, Florida; Columbus, Ohio; Madison, Wisconsin; and Eugene, Oregon. Those in the University USA segment work in white collar positions, ranking first for the percentage employed in administrative support and second in technical support positions. This segment also ranks first for the percentage living in rental housing. They paying average rent and live mostly in multi-unit structures. They rank first for the percentage living in 10 to 49 unit structures and second for living in three to nine unit buildings. They have low vehicle ownership and rank first in walking to work.

University USA ranks first for participation in leisure activities such as jogging, weightlifting, skiing, hiking, tennis, basketball, bowling, and billiards. They also rank first in using a quick copy service and having moved in the past year. They are technologically savvy, and rank first for buying things on the Internet, and other PC uses.

48. Urban Singles

This segment contains primarily young adults and seniors, with few children, renting homes in urban areas. They have a very low level of income and a lower than average level of education, and live in single person households in multi-unit structures.

Urban Singles are primarily young adults age 18 to 21, 25 to 34, and seniors over age 65. They rank first in the concentration of adults over 85, and have the second highest average age. Children are present in only ten percent of Urban Singles households, a much lower rate than average, and they rank first in percentage of one person households. This is also an ethnically diverse segment, containing above average shares of African American and Hispanic households, and ranking fist in its share of Cuban Hispanics. Their median household income is less than half the national average, but, due to their small household size, the per capita income is only 12% below the national average. Most of these households are located cities (67%) and contain singles (75%). Both the Miami and Las Vegas areas have very high concentrations of Urban Singles. Educational attainment beyond some high school is below average. Twenty-seven percent of these households have no workers (twice the national average) and 31% have one. The ratio of white to blue collar workers is similar to that of the nation, but they do have the highest share of workers in such service occupations as food preparation and janitorial services.

Sixty-nine percent of Urban Singles households have no member who uses a PC, and 12% have no telephone in the home. They are among the top five segments for smoking nine or more packs of cigarettes a week and for using laundromats. They are the most likely to watch Star Trek: Deep Space Nine and Star Trek: Voyager.

49. Anomalies

In every cluster solution, there are some observations that do not fit perfectly with the identified cluster. In the case of MicroVision, there were a small number of ZIP+4s whose characteristics were unusual and unlike the homogeneous clusters in the solution.

Many times these "outliers" can be forced into a clustering solution to make the resulting segmentation scheme look better. However, this can result in a loss of homogeneity within a cluster. Therefore, the ZIP+4 outliers in MicroVision have been assigned to their own segment in order to eliminate them from consideration in the development of a target market definition.

Statistically, these outliers include any ZIP+4 whose characteristics were more than three standard deviations away from any of the cluster centroids. Functionally, these ZIP+4s represent a small number of unusual areas which should not be included in a marketing plan. While data exist for the ZIP+4s in this segment, by definition, they are not homogeneous and cannot be expected to behave in a consistent manner.

50. Unclassified

The small number of ZIP+4s included in this segment are unclassified due to a lack of residential data. As a result, these areas are similar to Segment 49 in their lack of homogeneity. Since they reflect a lack of data indicating residential populations, they are likely to be business ZIP+4s or PO Boxes.

MicroVision 50 Groups
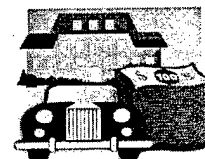
1. Accumulated Wealth (MVG01)

The Accumulated Wealth group consists of the following market segments:

1	Upper Crust	5	Prosperous Metro Mix
2	Lap of Luxury	6	Good Family Life
3	Established Wealth	14	Middle Years
4	Mid-Life Success		

The Accumulated Wealth group has the highest income level and highest property value of any MicroVision group. The median income of this group is 92% higher than the national average, and their median property value is twice the national average. The group also ranks first in the percentage of adults between the age of 40 and 59. They are the third most likely to have children and they are more likely than average to be over age ten. Accumulated Wealth households are the most likely of all groups to have children currently enrolled in private high school.

Almost 60% of these households are located in suburban areas, and 81% are single family homes, ranking them first in both categories. Accumulated Wealth also ranks first in the percentage that have received their associates, bachelors, and post graduate degrees and work in white collar occupations, particularly executive and managerial, and professional specialty positions. These households are also more likely than average to have two or more workers.
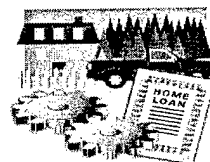
2. Mainstream Families (MVG02)

The Mainstream Families group consists of the following market segments:

10	Home Sweet Home	22	Traditional Times
11	Family Ties	23	Settled In
16	Country Home Families	35	Buy American
17	Stars and Stripes	38	Rustic Homesteaders
18	White Picket Fence		

This group has the second highest median income and the second highest percentage of households receiving retirement income. Mainstream Families have an above average concentration of adults between the ages of 50 and 84 and children are present in a slightly more than average number of these households.

Mainstream Families households are primarily located in rural and suburban areas of the country. They are more likely than average to be home owners and their property value is slightly below average. They are more likely than average to work in blue collar occupations, particularly farming, forestry, and fishing, as well as precision production and crafts. In addition, Mainstream Families have an above average percent of civilian veterans and people currently employed in the armed services.

3. Young Accumulators (MVG03)

The Young Accumulators group consists of the following market segments:

9	Building a Home Life	25	Bedrock America
19	Young and Carefree	28	Building a Family

The Young Accumulators group has an above average percentage of individuals under the age of 18, and mirrors the national age distribution for those over age 18. The young age structure of the group reflects the fact that Young Accumulators are slightly more likely than average to have children. Median household income for the group is 16% below the national average and their per capita income is 23% below average.

These households are primarily located in rural areas of the country, scoring 74% above average in this category. Young Accumulators adults are less likely than average to have continued their education beyond high school. A majority of workers in this group work in blue collar occupations and they rank first in the precision production and crafts positions. They are slightly more likely than average to own their home, but their property value is lower than average. Although almost 65% live in single detached housing units, they also rank third in the percentage that live in mobile homes (13%).

4. Mainstream Singles (MVG04)

The Mainstream Singles group consists of the following market segments:

8	Movers and Shakers	34	Books and New Recruits
12	A Good Step Forward	39	On Their Own
15	Great Beginnings	40	Trying Metro Times
32	Metro Singles		

Over 53% of Mainstream Singles adults are single or divorced. This group contains an above average number of young adults (age 21 to 39) and those in later life (age 70 and older). The median household income within the group is slightly below the national average, but due to their small household size, per capita income is 9% above average.

Mainstream Singles households are found in urban and suburban parts of the country. These households are much more likely than average to contain only one person, and slightly more likely than average to contain two people. They are much less likely than average to contain any children. The percentage of adults with a college or graduate degree is above average, as is the number of workers in white collar occupations. The majority of Mainstream Singles households rent their homes, and pay an above average amount of rent.
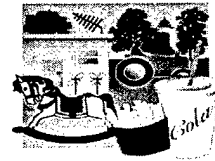
5. Asset-Building Families (MVG05)

The Asset-Building Families group consists of the following market segments:

27 Middle of the Road   29 Establishing Roots

Within the Asset-Building Families group children are present in a higher than average percentage of households. Thus, they have an above average number of children in all age ranges under 18 years. Median household and per capita income for the group is 26% below the national average.

These households are primarily found in rural America, with a concentration almost twice the national norm. They are less likely than average to have attended college, more likely to be working in blue collar occupations and almost twice as likely to be in the farming, forestry and fishing industries. Almost 65% of Asset-Building Families are home owners, while their median property value is 33% below the national average.
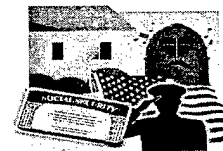
6. Conservative Classics (MVG06)

The Conservative Classics group consists of the following market segments:

7	Comfortable Times	30	Domestic Duos
20	Secure Adults	31	Country Classics
21	American Classics		

Conservative Classics ranks first in the number of individuals over the age of 60, and above average for all ages over 55. Due to the older age structure of the group, Conservative Classics ranks first in average age and in the percentage of households receiving retirement income. Their median household income is slightly below average, but due to their small household size, their per capita income is just above the national average.

These households are located in suburban and some rural areas. This group ranks highest in the number of dual-person households (38%) and also has a higher than average concentration of single person households (26%). The Conservative Classics group has the highest percentage of civilian veterans and households with no workers. They are more likely than average to be home owners, with a median property value is just slightly below average.

7. Cautious Couples (MVG07)

The Cautious Couples group consists of the following market segments:

26   The Mature Years   33   Living Off The Land

The Cautious Couples group has an above average concentration of adults in all age ranges over 55 and children between 5 and 17 years. Most adults in this group are married and over 86% of these households are families. The median household income of the group is 23% below the national average.

Sixty-nine percent of Cautious Couples households are located in rural areas of the country, which is slightly less than three times the national norm. Cautious Couples are the most likely of all the groups to have finished their education upon graduating high school, and they are 35% more likely than average to work in blue collar occupations. Three in four own their home, 73% of which are single detached units and 15% are mobile homes (first among the groups). More than 25% live in structures built prior to 1940 and their median property value is 38% below the national average.
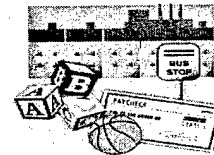
8. Sustaining Families (MVG08)

The Sustaining Families group consists of the following market segments:

24   City Ties   43   Manufacturing USA
41   Close-Knit Families   44   Hard Years
42   Trying Rural Times   46   Difficult Times

Sustaining Families households have the highest concentration of children in all age ranges under 18 and an above average percentage of young adults between the ages of 18 and 34 years. Children are present in almost half of these households, ranking Sustaining Families second in this category. Their household income is over 41% below average.

Fifty-six percent of Sustaining Families households are located in urban areas (69% above the national average). They rank first in the percentage of households with five or more persons and have the highest average household size. This group also ranks first in the percentage of family households headed by a female. In terms of education, the Sustaining Families group is less likely than average to have finished high school. They are the most likely to work in blue collar occupations, ranking first as laborers, machine operators, and in service occupations. They are more likely than average to be renters living in single unit attached homes and structures with two to nine units.
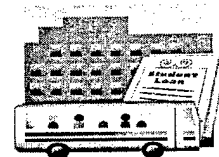
9. Sustaining Singles (MVG09)

The Sustaining Singles group consists of the following market segments:

13	Successful Singles	45	Struggling Metro Mix
36	Metro Mix	47	University USA
37	Urban Up and Comers	48	Urban Singles

Sustaining Singles ranks second in all age ranges between 18 and 29 years and second in the percentage currently enrolled in college (60%). These households are the least likely to contain families or to have children present. Their household income is well below the national norm, but per capita income is just below average.

The vast majority (87%) of these households are located in urban areas, ranking Sustaining Singles first in this category. They also rank first in the percentage of one person households (46%) and in renter occupied households (82%). They are more likely than average to work in a white collar occupation, take public transportation or walk to work, and are over 3.5 times more likely than average to live in structures with ten or more units.